



**FIVE YEAR CONSOLIDATED PLAN  
FOR 2014-2018  
&  
ANNUAL ACTION PLAN  
2014-2015**



Submitted to the Citizens of Jacksonville  
and the US Department of Housing and Urban Development

May 16, 2014



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# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Jacksonville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD). Accordingly, the City receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG). As an entitlement city, and as a prerequisite to funding, Jacksonville must conduct a comprehensive assessment of its housing and community development needs every five years.

This Consolidated Plan, covering a five year period, for fiscal years beginning July 2014 through July 2018, describes community needs and determines priorities for using public resources to assist low and moderate income families of Jacksonville. This plan was developed using a comprehensive process as required by HUD to identify housing, homeless, community, and economic development needs and resources. For each subsequent program year, the City has to develop and submit an *Annual Action Plan* to HUD. This document, therefore, also contains Jacksonville's first Annual Action Plan of the FY 2014-2018 Consolidated Five-Year Plan.

In summary, the intent of the Consolidated Plan is to promote a comprehensive approach to local community development programming by requiring communities like Jacksonville, to improve the process of developing *effective* community development strategies and by providing more *user friendly* information to citizens and local groups on whether these priorities are being met.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Consolidated Plan proposes that over the next five years CDBG funds will be used to support efforts that address affordable housing, homelessness, and services for special needs populations. To arrive at these priorities, citizens were asked to complete a Needs Assessment Survey and rate activities on a scale of up to 1-9, with 1 being the highest need and 9 being the lowest. Those activities receiving the highest ratings between 1 and 4 are prioritized below. However, since there were only four categories for homeless priorities, all are listed.

### 3. Evaluation of past performance

The City prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which captures progress toward meeting the goals established in the Consolidated Plan and Annual Action Plans. CDBG funds are used exclusively for meeting the three goals of: providing decent housing; a suitable living environment; and/or, expanding economic opportunities. Funds are also used to principally benefit low and moderate income households. Staff, in collaboration with the Community Development Advisory

Committee (CDAC), continually monitors performance and makes adjustments to resource allocations and policies as needed to improve operational efficiency and program delivery. Overall, the City of Jacksonville has successfully utilized CDBG funding to meet community needs and benefit low and moderate income citizens. This success has included using CDBG funding to assist with installation of infrastructure to support the development of new affordable rental units; rehabilitation of single-family homes; acquisition and reconstruction of single-family housing to promote neighborhood revitalization and homeownership; demolition and clearance to assist in the elimination of slum and blight; investment in public facilities to ensure the availability of day care services, recreation, and after-school programs; public service activities such as services for homelessness, victims of domestic violence, transportation, & rent and utility assistance; and partnerships with the North Carolina Housing Finance Agency to provide down payment assistance to first-time homebuyers. The City foresees continued progress through this new Plan.

#### **4. Summary of citizen participation process and consultation process**

During the preparation of the 2014 – 2018 Five-Year Plan, the City used a variety of methods to solicit citizen participation and to consult with other public and private entities. Initiatives included public meetings, a public hearing, Needs Assessment surveys, and staff attendance at meetings and/or consultation with various housing and human services organizations. A total of four (4) community input meetings and a fair housing input meeting was held; input was received from the Community Development Advisory Committee; and advertisements were placed in the Jacksonville Daily News, on the City's website, and on government channel G10.

In an effort to broaden public participation the Community Development Division also utilized a survey approach. A Needs Assessment Survey was distributed during the meetings, distributed to non-profit organizations and it was also made available online. The survey was completed by 165 citizens, far more than would have been reached relying on public meetings alone. Citizens were asked to rate activities on a scale of 1-7, with 1 being the highest need and 7 being the lowest. The results of the citizen input are included below.

These initiatives provided an opportunity for the City to gain input from the citizens and allowed citizens an opportunity to express their views on local needs. From those discussions and analysis of Census and CHAS data, a list of needs and priorities was created. The Consolidated Plan process is also intended to make it easier for each subsequent Annual Action Plan to be developed, i.e. by linking each year's Plan to previously identified priority needs within Jacksonville. Therefore, each Annual Action Plan, beginning with the first one, (2014-2015), should support the goals, priorities, and needs identified in the Five-Year Plan.

1. Decent & Affordable Housing Priorities - Rank the following goals in order of importance from 1 to 7 with 1 being the highest priority. You may use each rank only once.

	1	2	3	4	5	6	7	Rating Average	Rating Count
New Housing Construction for Homeownership	9.7% (16)	10.3% (17)	17.6% (29)	9.1% (15)	11.5% (19)	16.4% (27)	25.5% (42)	4.53	165
New Rental Construction	6.1% (10)	10.3% (17)	6.7% (11)	13.9% (23)	12.1% (20)	25.5% (42)	25.5% (42)	4.94	165
Minor Housing Repair Grants for Homeowners	13.3% (22)	18.2% (30)	20.0% (33)	15.8% (26)	13.3% (22)	8.5% (14)	10.9% (18)	3.67	165
Major Housing Repair - Financing for Homeowners	16.4% (27)	20.6% (34)	10.9% (18)	17.6% (29)	15.2% (25)	13.9% (23)	5.5% (9)	3.58	165
Rental Housing Repair - Financing for Landlords	6.7% (11)	10.9% (18)	16.4% (27)	18.8% (31)	15.8% (26)	17.0% (28)	14.5% (24)	4.35	165
Property Acquisition for Development of Affordable Housing	20.0% (33)	15.8% (26)	15.8% (26)	13.3% (22)	15.2% (25)	9.1% (15)	10.9% (18)	3.59	165
Tenant Based Rental Assistance (i.e., rental vouchers)	27.9% (46)	13.9% (23)	12.7% (21)	11.5% (19)	17.0% (28)	9.7% (16)	7.3% (12)	3.34	165
answered question									165
skipped question									0

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## Needs Assessment Survey Page 1

**2. Homelessness Priorities - Rank the following goals in order of importance from 1 to 4 with 1 being the highest priority. You may use each rank only once.**

	1	2	3	4	Rating Average	Rating Count
Homeless Outreach Services	15.2% (25)	25.0% (41)	<b>39.0% (64)</b>	20.7% (34)	2.65	164
Emergency Shelter and Transitional Housing	<b>40.2% (66)</b>	26.8% (44)	14.6% (24)	18.3% (30)	2.11	164
Rapid Re-Housing Services (i.e., moving from homeless to permanent housing)	21.3% (35)	25.0% (41)	23.2% (38)	<b>30.5% (50)</b>	2.63	164
Homeless Prevention Services	23.2% (38)	23.2% (38)	23.2% (38)	<b>30.5% (50)</b>	2.61	164
answered question						164
skipped question						1

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**Needs Assessment Survey Page 2**

**3. Suitable Living Environment Priorities - Rank the following goals in order of importance from 1 to 7 with 1 being the highest priority. You may use each rank only once.**

	1	2	3	4	5	6	7	Rating Average	Rating Count
Increase access to quality public facilities - Construction/Rehabilitation	1.2% (2)	14.9% (24)	14.3% (23)	<b>19.9% (32)</b>	18.6% (30)	11.2% (18)	<b>19.9% (32)</b>	4.53	161
Increase access to quality public services (i.e., transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs, job training)	<b>36.0% (58)</b>	21.1% (34)	17.4% (28)	9.9% (16)	8.1% (13)	5.6% (9)	1.9% (3)	2.57	161
Increase access to quality public improvement and infrastructure (i.e., drainage, water/sewer, streets, lighting, sidewalks)	7.5% (12)	<b>20.5% (33)</b>	19.9% (32)	14.3% (23)	11.8% (19)	17.4% (28)	8.7% (14)	3.89	161
Eliminate slum & blight conditions (i.e., code enforcement, trash & debris removal, demolition of abandoned buildings, tree planting, graffiti removal)	<b>24.2% (39)</b>	14.9% (24)	16.1% (26)	12.4% (20)	13.7% (22)	9.9% (16)	8.7% (14)	3.41	161
Small Business Financing - Job creation and retention	16.1% (26)	11.8% (19)	14.3% (23)	15.5% (25)	<b>18.6% (30)</b>	10.6% (17)	13.0% (21)	3.93	161
Mortgage Financing - First Time Homebuyers	7.5% (12)	9.3% (15)	5.6% (9)	10.6% (17)	16.8% (27)	19.3% (31)	<b>31.1% (50)</b>	5.02	161
Homebuyer Education and Counseling	7.5% (12)	7.5% (12)	12.4% (20)	17.4% (28)	12.4% (20)	<b>26.1% (42)</b>	16.8% (27)	4.65	161

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**Needs Assessment Survey Page 3**

answered question	161
skipped question	4

**4. Special Needs Housing Priorities - Rank the following goals in order of importance from 1 to 7 with 1 being the highest priority. You may use each rank only once.**

	1	2	3	4	5	6	7	Rating Average	Rating Count
Supportive Housing for Disabled Veterans	24.2% (39)	<b>29.2% (47)</b>	21.1% (34)	16.1% (26)	3.7% (6)	1.9% (3)	3.7% (6)	2.66	161
Supportive Housing for Victims of Domestic Violence	19.3% (31)	14.9% (24)	25.5% (41)	<b>27.3% (44)</b>	9.3% (15)	1.9% (3)	1.9% (3)	3.06	161
Supportive Housing for Disabled Persons	11.8% (19)	<b>27.3% (44)</b>	<b>27.3% (44)</b>	21.1% (34)	6.2% (10)	3.7% (6)	2.5% (4)	3.04	161
Supportive Housing for Ex-Offenders	6.8% (11)	5.0% (8)	1.2% (2)	3.7% (6)	13.0% (21)	21.1% (34)	<b>49.1% (79)</b>	5.71	161
Supportive Housing for Substance Abusers	1.2% (2)	5.0% (8)	3.7% (6)	8.7% (14)	19.3% (31)	<b>36.0% (58)</b>	26.1% (42)	5.52	161
Supportive Housing for Elderly Persons	<b>35.4% (57)</b>	17.4% (28)	18.0% (29)	15.5% (25)	6.8% (11)	1.9% (3)	5.0% (8)	2.66	161
Supportive Housing for Persons with HIV/AIDS	1.2% (2)	1.2% (2)	3.1% (5)	7.5% (12)	<b>41.6% (67)</b>	33.5% (54)	11.8% (19)	5.35	161
answered question									161
skipped question									4

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**Needs Assessment Survey Page 4**

**5. Special Population Priorities - Rank the following goals in order of importance from 1 to 9 with 1 being the highest priority. You may use each rank only once.**

	1	2	3	4	5	6	7	8	9	Rating Average	Rating Count
Victims of Domestic Violence	3.8% (6)	10.1% (16)	16.5% (26)	14.6% (23)	17.7% (28)	<b>20.9% (33)</b>	7.0% (11)	7.6% (12)	1.9% (3)	4.72	158
Persons with Disabilities	6.3% (10)	13.9% (22)	15.8% (25)	15.2% (24)	16.5% (26)	<b>17.1% (27)</b>	10.1% (16)	4.4% (7)	0.6% (1)	4.39	158
Elderly Persons	<b>22.2% (35)</b>	8.9% (14)	17.1% (27)	15.8% (25)	12.0% (19)	10.1% (16)	6.3% (10)	3.2% (5)	4.4% (7)	3.85	158
At-Risk Youth	8.9% (14)	15.2% (24)	9.5% (15)	17.1% (27)	11.4% (18)	12.0% (19)	<b>17.7% (28)</b>	5.1% (8)	3.2% (5)	4.58	158
Ex-Offenders	5.7% (9)	2.5% (4)	0.6% (1)	1.9% (3)	3.8% (6)	2.5% (4)	11.4% (18)	10.8% (17)	<b>60.8% (96)</b>	7.67	158
Neglected/Abused Children	<b>31.0% (49)</b>	20.3% (32)	8.9% (14)	9.5% (15)	10.8% (17)	9.5% (15)	4.4% (7)	2.5% (4)	3.2% (5)	3.27	158
Persons with HIV/AIDS	1.3% (2)	0.0% (0)	1.3% (2)	3.8% (6)	2.5% (4)	5.7% (9)	14.6% (23)	<b>52.5% (83)</b>	18.4% (29)	7.54	158
Veterans	8.9% (14)	14.6% (23)	<b>19.0% (30)</b>	12.7% (20)	12.0% (19)	10.1% (16)	11.4% (18)	5.7% (9)	5.7% (9)	4.43	158
Homeless	12.0% (19)	14.6% (23)	11.4% (18)	9.5% (15)	13.3% (21)	12.0% (19)	<b>17.1% (27)</b>	8.2% (13)	1.9% (3)	4.54	158
answered question											158
skipped question											7

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**Needs Assessment Survey Page 5**

**6. Comments - Please provide any additional comments that you would like to be considered.**

Response Count	
42	
answered question	42
skipped question	123

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**Needs Assessment Survey Page 6**

**Needs Assessment Survey Page 7**

Q6. Comments - Please provide any additional comments that you would like to be considered.		
1	Regarding homelessness and homeless prevention, educating the community as a whole is needed with that we as a community can be proactive, open minded and empowering. Business owners, small and large can play a huge roll because if a person is able to overcome or prevent a homeless situation, they are more than likely to be a productive model citizen which helps businesses and the economy in general.	Oct 30, 2013 10:07 AM
2	Town center Apartments have to go! They are slummy with hidden city code violations. Constant water leaks under the crawlspace, water damaged wood, debris not cleared under the houses, insulation falling out under the floor boards, loose wiring, cock roaches (huge!), cracks everywhere, uneven foundations, warped floors, repetitive maintenance repairs, noisy neighbors because walls are not sound proofed, cold floors in the winter because of drafts and water under the house. Mold. HVACs are never cleaned and vents are never cleaned. Constant trash around dumpsters because of lazy people. Leaky pipes. they ought to tear down the apartments and rebuild better ones! The community deserves better and so do our military, veterans, etc.	Oct 29, 2013 4:24 PM
3	Limited to 6 months/ time	Oct 29, 2013 3:53 PM
4	Do more for the youth. Intervention Services help keep them from ending up in county jail and the prison system.	Oct 29, 2013 1:27 PM
5	Many apartment complexes and trailers being rental in Onslow and surrounding areas are run down, not up to code and in some cases unliveable.	Oct 29, 2013 1:19 PM
6	All are very important; ranking based on service already being provided.	Oct 28, 2013 2:53 PM
7	Improve transportation, side street walking access, create a recycling center to promote recycling.	Oct 28, 2013 1:42 PM
8	Better housing, fix community so our children can be safe.	Feb 19, 2013 5:52 PM
9	A high percentage of our community is the elderly! We need more support for their activity. Transportation, senior activity, health services, clean up, and reach out to serve.	Feb 19, 2013 4:54 PM
10	Unless you know something the public doesn't - stop building new homes - we are going to become another Detroit - I hope you are keeping something from us!	Feb 19, 2013 4:46 PM
11	Need more grants for repair of living quarters/homes for the poor/elderly. More emergency shelters are needed with expanded hours especially for clients with children.	Feb 19, 2013 4:39 PM
12	Need to improve public transportation inside town and inside county and other cities around. we need to have a walk friendly city and more access to travel to other cities around for doctors appointments and people that are not able to drive (disabled, youth, elderly)	Feb 19, 2013 4:36 PM

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## Needs Assessment Survey Page 8

Q6. Comments - Please provide any additional comments that you would like to be considered.		
13	Would like to see a community pool & water park. I think we have the population to support it and it would generate revenue to support some if the programs listed in this survey.	Jan 10, 2013 4:42 PM
14	This was a hard survey because all of the populations that have been listed are very important. With State and Federal funds being cut I just don't know. Good luck.	Jan 10, 2013 8:50 AM
15	Please consider creating educational museums for youth of all ages. Example ages 2-7, 8-12, and 13-18. Developing centers for the youth like the YMCA. Provide public swimming, golfing and tennis facilities. Promote the visual arts in the community. Consider a conference center for entertaining our young adults ages 19-25. The community at large could benefit from the center also. ( Seating at Least 5,000 in one area) and having 3-7 banquet rooms for rent. Finally continue to develop quality senior citizen activities that are advertised well throughout the county.	Jan 6, 2013 8:01 PM
16	It is hard to say one demographics needs are more important than another. I'm sure this is done on a need-to-need basis with emphasis on safety and health. I'm sure there is a cooperative work between the City and other agencies to assist people with specific needs. Especially with the economy at such a low, all working together can help these folks more efficiently. Thank you for what you do for the people of Jacksonville.	Jan 4, 2013 1:14 PM
17	Town Center needs to fix the parking areas, keep the yards cleaned and cut. Leave the stray cats alone.	Dec 31, 2012 9:55 AM
18	Town Center needs to put something for the youth. Playgrounds, swimming pool, something for people to do.	Dec 31, 2012 9:52 AM
19	I believe that Town Center needs to be more responsible about the trash that is laying all over the place. It is not safe for children.	Dec 31, 2012 9:50 AM
20	Clean up the New River Area!!! They definitely need to get rid of slums! They are a health hazard to the community. Stop letting drug dealers, criminals, pedophiles live close to Clyde Erwin Elementary Schools. Kids need to be safe! More patrols at schools & parks for kids safety. Curfew for teenagers in the summertime. New dumpsters that have been burned need replacement! Trash needs to be picked up. Better lighting in the parking lots.	Dec 31, 2012 9:47 AM
21	New River area needs fixing up. There should not be slum apartments in the area. This is a military town. Where is all the money going? It's not going to fix what used to be a military facility before it became apartments. Why are people tolerating living in slum conditions? Doesn't the government care about it's people? If people have to live off base, why should they be limited to slum? The area needs to get rid of drug pushers and prostitutes. If that's all they can find to rent apartments, then that's home! Fix up this beautiful military town by condemning and rebuilding old apartments. Especially if they were built in the 50's. How much garbage do we need?	Dec 28, 2012 4:24 PM
22	Town Center Apartments need to be fixed up. Inside the apartment, the floors are crooked, paint is peeling off walls, there is standing water under the house. Cockroaches are visible at all times. Town Center does no background checks	Dec 28, 2012 4:19 PM

Q6. Comments - Please provide any additional comments that you would like to be considered.		
	on its tenants and some of the tenants are criminals or a history of drug distribution. Dumpsters are constantly surrounded with trash and people set them on fire. They don't replace the burnt dumpsters. Trash everywhere.	
23	Get rid of the slums and rebuild New River Apartments. Tired of seeing water under my apartment, big roaches, cracks in walls, chipped-peeling paint, bad maintenance repairs. Town Center Apartments need improvement.	Dec 28, 2012 4:15 PM
24	Rent should not be so expensive in Jacksonville. Apartments should be affordable. Some apts. are really nice but unaffordable to those living on a fixed income or Section 8. Section 8 people feel they can't cope with sad living arrangements. They feel they live in a better place. A lot of old apts in Jax are not healthy. People suffer more with bad health & can't take good care of themselves. Better transportation is needed. The Loop is lame and doesn't run as often as it should. It also stops running too early in the day. Children are bored in the summer & have nothing to do. Money is spent on building unnecessary things when children need to keep themselves busy & out of trouble. Would be nice to see a public swimming pool for kids to learn to swim in the summer. Why not build a YMCA or a gym for kids only. Why not help the area look clean with recycling bins for apts. complexes? Too much trash in the slum areas and in our rivers. Educate the people on the importance of a clean city.	Dec 28, 2012 4:15 PM
25	The Jacksonville Police treat people with respect. Know how to talk to them and understand what they have to say and they can be rude. Town Center need to fix up those apartments and bring the rent down. Clean up around those nasty dumpsters in New River. Why the City won't look into that? What the City need to do they won't. The kids need a YMCA. City found money to build a fountain. Please take out time City of Jacksonville. Thank you.	Dec 28, 2012 4:15 PM
26	Could not complete this survey because the ranking system for each question suffered technical mishap.	Dec 26, 2012 9:28 AM
27	it was a hard job prioritizing, all of these issues are of the highest priority for Onslow County, and the surrounding areas.	Dec 20, 2012 7:47 PM
28	The biggest struggle I am having in the community is the lack of assistance to those that are trying to work and improve their quality of life but don't have deposit money for security deposits, lights, water, etc; Would love to address this issue with someone.	Dec 19, 2012 9:40 AM
29	Individuals that have been incarcerated and paid their debt to society should not be penalized when filling out application for employment. And also should not be penalized when finding housing. There should be a larger budget put on infrastructure of sidewalks and transportation. All new construction for housing should be built with universal construction practices under the ADA so that anyone with a disability can live anywhere they choose. And not have to worry about large remodeling costs because it will already be built in the designs and infrastructure.	Dec 18, 2012 3:23 PM
30	It appears to me there is too much rental property already available in Jacksonville and Onslow County. This is why I prioritized making money available to renters and rehab money available for landlords above building more units.	Dec 17, 2012 9:45 AM

Q6. Comments - Please provide any additional comments that you would like to be considered.		
31	no comments	Dec 16, 2012 7:21 PM
32	A YMCA/YWCA for the community to help give our youth a positive atmosphere.	Dec 15, 2012 3:25 PM
33	none at this time	Dec 14, 2012 11:52 PM
34	Not enough information is provided to give an "informed opinion" to complete the survey, so it is completed based on mere assumptions. I believe that the priorities for establishing or funding programs should be based on demographics and needs should be determined by the lack of existing programs for each demographic. Also, it should be considered how establishing certain programs can either eliminate or curtail the numbers in another demographic. Other things need to be considered more broadly prior to a decision is made whether to provide more funds to a program over another.	Dec 14, 2012 11:18 AM
35	You can't afford everything - so my advice is do the basics - no glamour (homeless need to work and become self-sufficient - look for work majority of day or finding ways to better themselves - education classes, counseling - not hanging out in a shelter all day!	Dec 14, 2012 10:35 AM
36	Mill Avenue "Historic District"? A local hoarder has several non (human) occupied structures there.	Dec 14, 2012 8:59 AM
37	Address properties on Mill Avenue that are not occupied. Houses being used for storage.	Dec 14, 2012 8:55 AM
38	Need funds for business facade improvements, face-lifts, repairs, etc. Awnings.	Dec 14, 2012 8:52 AM
39	Clean up New River Apartments. Water under houses, rats, roaches, drugs, crime, trash, black mold in A/C & heating, slum & blight in alley ways. Single parents can get a full-time job if they had help with daycare for their children or recreation for summer. Clean-up Davis Street!	Dec 14, 2012 8:48 AM
40	Why is there no City-wide Master Construction Plan? In the future, advertise when the meeting is held. Why doesn't Jacksonville have a historical representative who is interested in historical facilities? Why is there not more enforcement of demolishing vacated unsafe buildings? Five year plan should be updated each year.	Dec 14, 2012 8:40 AM
41	Question number one had responders rank items from 1 to 7 with highest priority given to 7. The rest of the questions ranked items from 1-7 with highest priority given to 1. Either the instructions for question 1 were incorrect or this was a trick question. I answered according to the instructions. Please clarify for other responders.	Dec 13, 2012 3:11 PM
42	At this time, the rental and real estate sales market is saturated with an overbuilding of new construction. This is causing a decline in revenue for housing and apartment rental agencies and making it difficult for the sale of older homes.	Dec 13, 2012 11:53 AM

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## Needs Assessment Survey Page 11

### 5. Summary of public comments

During the 30-day comment period no comments were received.

### 6. Summary of comments or views not accepted and the reasons for not accepting them

None

### 7. Summary

In summary, the overall priorities for the use of CDBG funds is to increase access to affordable housing, public facilities and supportive services for low and moderate income citizens so that they can achieve a reasonable standard of living. The City is committed to allocating funds that serve the needs of our lower income and disadvantaged citizens. The City has identified housing strategies and special needs populations that should receive the highest priority in the expenditure of federal funds, including homeless individuals and families, neglected and abused children, victims of domestic violence, elderly persons, veterans, and disabled persons. These priorities can be achieved through a combination of

providing decent and affordable housing; investing in community development activities in targeted lower-income and deteriorating neighborhoods and in facilities that serve lower income and/or special needs populations; and by investing in supportive services designed to maintain independence and enhance the quality of life of our citizens.

By focusing on these overall priorities, the City seeks to address community concerns such as:

- AFFORDABLE HOUSING - The need for additional decent, safe and affordable housing to address the gap between housing costs and local incomes;
- HOMELESSNESS - A network of shelter, housing, and services that prevent homelessness, including rapid re-housing and permanent housing opportunities;
- SUITABLE LIVING ENVIRONMENT - Programs that improve community facilities and increase access to quality services such as transportation, employment training, senior and youth activities and anti-crime programs. Provide for sustainable neighborhoods through activities such as the elimination of slum and blight conditions and infrastructure improvements, laying the foundation for increased private investment;
- SPECIAL NEEDS HOUSING & SPECIAL POPULATIONS – Affordable housing and supportive services that increase the ability of seniors, persons with disabilities, veterans, and others with special needs to live independently, avoid institutions, and improve their quality of life.

Ultimately, it is the intent of this Consolidated Plan is to promote a comprehensive approach to local community development needs by requiring communities like Jacksonville, to improve the process of developing *effective* community development strategies and by providing more *user friendly* information to citizens and local groups on whether these priorities are being met.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	JACKSONVILLE	
CDBG Administrator		Development Services Department/City of Jacksonvil
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

#### Narrative

The City of Jacksonville, through its Development Services Department, Community Development Division, is responsible for preparing and administering the Consolidated Plan.

#### Consolidated Plan Public Contact Information

Lillie R. Gray, Community Development Administrator

City of Jacksonville

Community Development Division

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

As part of the planning process, staff consulted with service providers and other entities with a potential interest in or knowledge of housing and non-housing community development issues. Staff also served on various committees to obtain input on the priority needs of the populations they serve.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Community Development staff meets periodically with affordable housing providers, developers, and representatives from various public services agencies to identify opportunities to collaborate. Additionally, staff attends quarterly Family Services Training, where representatives from approximately 40 local agencies meet to share and receive information on community needs and to identify gaps in resources. The Community Development Administrator also serves on the Section 8 Family Self-Sufficiency Committee and attends quarterly meetings of the Non-Profit Executive Roundtable. Through these various networking opportunities, staff is provided with an opportunity to stay abreast of needs in the community and enhance coordination.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Community Advisory Network Developing Onslow (CAN-DO), an advisory board affiliated with the United Way of Onslow County, serves as the lead entity representing the interests of the City of Jacksonville as part of the NC Balance of State, Continuum of Care. CAN-DO is a community-wide collaboration established to identify and assess the needs of homeless persons in Onslow County. This organization seeks access to available grants for planning and gathering data, and prevention and intervention strategies. Comprised of stakeholders representing public, private, and non-profit organizations, CAN-DO's comprehensive and diverse membership is the leading partnership to address homeless issues. The collaboration with the United Way allows for greater leveraging of resources under its 501(c)(3) status, greater visibility and adds validity and credibility to the coalition.

The CAN-DO Advisory Board has created a strategic framework based on national best practices in addition to selecting an initial target population. These best practices, as identified in Opening Doors, the federal plan to end homelessness, have served as the backbone during a four-month strategic planning process to create a local, actionable plan. Supported with guidance from the NC Coalition to End Homelessness and backed by local data gathered during the annual HUD-mandated Point-In-Time

Count, the CAN-DO membership has identified the initial focus of the plan to address at-risk and imminently homeless children and families. The group believes that by focusing on a specific, target population, success can be defined and tracked clearly from the beginning with the hope of creating a local model that can be duplicated in the future to address additional populations, such as homeless veterans. Community Development staff also attends monthly meetings to stay abreast of and assist with coordination efforts.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Onslow County is part of the NC Balance of State, which is organized into Regional Committees. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The Regional Lead for Onslow County is CAN-DO. Applicants seeking ESG funds submit their request through the regional committee, which ranks them and makes recommendations. Onslow Community Outreach administers the local HMIS. Consultation occurs through periodic attendance at monthly meetings of CAN-DO. Staff also periodically meets with representatives serving the homeless to discuss housing and service needs.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	Abundant Life Community Outreach
	<b>Agency/Group/Organization Type</b>	Housing Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attendance at monthly meetings with anticipated outcome on increasing financial literacy, new business creation opportunities, access to affordable housing and home ownership opportunities.
2	<b>Agency/Group/Organization</b>	BB & T Mortgage
	<b>Agency/Group/Organization Type</b>	Housing Lender
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with anticipated outcome of increasing access to affordable mortgage options for first-time home buyers. Continue to partner on the delivery of home buyer education classes to increase pool of potential home buyers.
3	<b>Agency/Group/Organization</b>	Boys and Girls Club of Greater Onslow County
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation to with expected outcomes of identifying opportunities to increase access to services for at-risk youth.
4	<b>Agency/Group/Organization</b>	City of Jacksonville
	<b>Agency/Group/Organization Type</b>	City Departments
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with various departments within the City of Jacksonville, such as Development Services, Public Services, Recreation and Parks, and Public Safety to identify areas for improved coordination in the delivery of services and planning initiatives for low-to-moderate income citizens and neighborhoods.
5	<b>Agency/Group/Organization</b>	Coastal Carolina Community College
	<b>Agency/Group/Organization Type</b>	Services-Education Other government – State
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with anticipated outcome of providing increasing distribution of information to citizens regarding educational opportunities for citizens interested in starting or expanding their business. Thereby resulting in increased opportunities for new business start-ups, job training, and reduction in poverty.
6	<b>Agency/Group/Organization</b>	East Carolina Human Services
	<b>Agency/Group/Organization Type</b>	Housing PHA Services – Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attendance at quarterly meetings with anticipated outcome of increasing access to affordable housing and homeownership opportunities.
7	<b>Agency/Group/Organization</b>	Jacksonville/Onslow Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attend committee meetings to obtain information on resources available for small businesses. Anticipated outcome of increasing access to resources for small businesses.

8	<b>Agency/Group/Organization</b>	Movement Mortgage
	<b>Agency/Group/Organization Type</b>	Housing Lender
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with anticipated outcome of increasing access to affordable mortgage options for first-time home buyers. Continue to partner on the delivery of home buyer education classes to increase pool of potential home buyers.
9	<b>Agency/Group/Organization</b>	NABVETS
	<b>Agency/Group/Organization Type</b>	Services – Veterans
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homelessness Needs – Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of veterans with goal of increasing access to transitional and permanent housing.
10	<b>Agency/Group/Organization</b>	NC Employment Security Commission
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attend meetings to obtain information on resources available to assist citizens, including veterans and ex-offenders. Anticipated outcome of increasing access to employment opportunities.
11	<b>Agency/Group/Organization</b>	North Carolina Cooperative Extension
	<b>Agency/Group/Organization Type</b>	Other government - State Services - Hispanic Population
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation regarding needs of the Hispanic population. Identify opportunities to improve coordination to ensure this population is adequately served.

13	<b>Agency/Group/Organization</b>	North Carolina Housing Finance Agency
	<b>Agency/Group/Organization Type</b>	Housing Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attend meetings to obtain information on resources available for first-time homebuyers. Anticipated outcome of increasing homeownership opportunities through use of down payment assistance and increased access to home buyer education.
14	<b>Agency/Group/Organization</b>	Northeast Community Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with anticipated outcome of increasing affordable housing opportunities and improving coordination between public sector, private and non-profit organizations and churches.
15	<b>Agency/Group/Organization</b>	Onslow Commission for Persons w/Disabilities
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain information on needs of persons with disabilities. Anticipated outcome of increasing awareness of resources that are available.
16	<b>Agency/Group/Organization</b>	ONslow COMMUNITY OUTREACH
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain information on needs of homeless persons. Anticipated outcome of providing food and emergency shelter and increasing access to transitional and/or rapid re-housing opportunities for homeless individuals and families.
17	<b>Agency/Group/Organization</b>	Onslow County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attendance at quarterly meetings with anticipated outcome of improving coordination. Identify opportunities to partner on health related issues, such as use of community gardens in low-to-moderate income areas to provide healthy eating alternatives.
18	<b>Agency/Group/Organization</b>	Onslow County Senior Services
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attendance at quarterly meetings with anticipated outcome of increasing access to services for seniors.
19	<b>Agency/Group/Organization</b>	Onslow County Department of Social Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Employment Child Welfare Agency Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attendance at quarterly meetings with anticipated outcome of increasing access programs for at-risk youth.

20	<b>Agency/Group/Organization</b>	ONSLOW UNITED TRANSIT SYSTEM, INC.
	<b>Agency/Group/Organization Type</b>	Services - Transportation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of citizens. Anticipated outcome of increasing access to transportation for special needs citizens.
21	<b>Agency/Group/Organization</b>	Onslow Women's Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of clients Anticipated outcome of increasing access to affordable and transitional housing.
22	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of clients with goal of increasing access to services such as rent and utility assistance. This outcome also assists with homeless prevention strategy.
23	<b>Agency/Group/Organization</b>	Tri-Counties Crusaders
	<b>Agency/Group/Organization Type</b>	Services - Ex-Offenders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of ex-offenders with goal of developing a re-entry program to include access to employment opportunities, housing and education.

24	<b>Agency/Group/Organization</b>	UNITED WAY OF ONSLOW COUNTY
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation held to obtain input on needs of citizens. Anticipated outcome of increasing access to financial literacy programs and rapid re-housing services for homeless and at risk citizens.

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

None

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	CAN-DO (an affiliate of United Way)	The goals of the Strategic Plan overlap with the goals of this plan in that the priority is to increase the number of housing units affordable to homeless persons with steady incomes. Also to increase access to rapid-rehousing opportunities.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The planning and implementation of housing and community development strategies relies on formal and informal coordination among public and private entities. Staff works closely with housing and service providers including the North Carolina Housing Finance Agency (NCHFA). For example, discussions were held with the NCHFA in an effort to coordinate the best possible strategies to increase opportunities for tax credit financing in redevelopment areas. As appropriate, Requests for Proposals will be solicited from non-profit organizations to assist with the implementation of this plan. To the greatest extent possible, opportunities to leverage additional funding are pursued.

**Narrative (optional):**

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

During the preparation of this plan, the City used a variety of methods to broaden citizen participation. Outreach efforts included public meetings, a public hearing, and staff attendance at meetings and/or consultation with various housing and human services organizations. A total of four (4) community input meetings and a fair housing input meeting was held; input was received from the Community Development Advisory Committee; and advertisements were placed in the Jacksonville Daily News, on the City's website, and on government channel G10. Also, in an effort to broaden public participation the Community Development Division also utilized a survey approach. A Needs Assessment Survey was distributed during the meetings, distributed to non-profit organizations and it was also made available online. The survey was completed by 165 citizens, far more than would have been reached relying on public meetings alone. Input from citizens was used to develop priorities in the area of Affordable Housing, Homelessness, Suitable Living Environment, Special Needs Housing, and Special Populations.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities  Non-targeted/broad community	Ads published in local paper of general circulation seeking citizen input on the development of the plan, announcement of meetings soliciting citizen input.	None	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	G10 - Government TV	Non-targeted/broad community	Government channel announcing the development of the plan, meeting schedule, and request for citizen input.	None	None	
3	Public Meeting	Non-targeted/broad community	October 15, 2013; Jack Amyette Recreation Center; approximately 12 citizens in attendance.	General comments received. No specific issues identified during this meeting.	N/A	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	Fair Housing Input Meeting, October 18, 2014. Due to low attendance, surveys were distributed.	General from lenders and realtor's indicates no reports of discrimination within the last five years. However, approximately 75 percent of citizens believe that discrimination occurs within the City, with 25 percent reporting they have experienced while attempting to rent or purchase a home.	N/A	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	G10 - Government TV	Non-targeted/broad community	Survey distributed via email, link on city website, and at various community meetings and events. The survey was completed by 165 individuals.	Comprehensive results that address affordable housing, homelessness, public services and facilities; special needs housing and populations.	N/A	
8	Public Meeting	Non-targeted/broad community	Public hearing before the Jacksonville City Council to receive public comments on the goals and objectives of the Plan.	There were no comments received during the 30-day comment period or at the public hearing.	N/A	

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The City of Jacksonville has experienced significant growth in population and median income over the last decade. However, despite these positive gains, low-to-moderate income households continue to be cost burdened and experience housing problems.

The Consolidated Plan uses the Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD. CHAS data is based on the 2005-2009 American Community Survey (ACS) Census and analyzes households with one or more housing problems (those experiencing overcrowding, lacking adequate kitchen or plumbing facilities), and those experiencing cost burden (paying more than 30 percent of household income for housing costs), and extreme cost burden (spending over 50 percent of household income for housing costs.).

Homeless needs assessment uses the Point-In-Time Count of Homeless Persons data to analyze and determine the homeless needs for the City of Jacksonville. Homeless persons in the City face a lack of transitional housing, rapid rehousing options, and permanent affordable housing units.

To assess the Non-Homeless Special Needs and Non-Housing Community Development Needs, staff used responses to the Needs Assessment Survey.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Within the City of Jacksonville, many owners and renters are experiencing housing problems and many are also experiencing cost burdens. For example, renter households earning between 30% and 50% AMI experience cost burden greater than 30% of their income, with small households being particularly impacted. While renter households earning less than 30% AMI experience cost burden greater than 50% of their income, with small households experience the greatest impact. In addition, extremely low income households experience having at least one or more of four housing problems.

According to the National Low Income Housing Coalition's 2013 Out of Reach Report, the hourly wage necessary to afford a 2 bedroom in Jacksonville at Fair Market Rent (FMR) is \$824, which requires an hourly wage of \$15.85 to afford. However, based on FY 2013 Area Median Income (AMI) of \$48,800, the rent that would be affordable at 30% of AMI is \$366, well below the FMR.

To assess the Non-Homeless Special Needs and Non-Housing Community Development Needs, staff used Census and CHAS data and responses to the Needs Assessment Survey.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	66,715	76,605	15%
Households	18,312	20,682	13%
Median Income	\$32,544.00	\$39,895.00	23%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,115	1,960	4,210	2,750	
Small Family Households *	1,100	1,000	2,655	7,675	
Large Family Households *	85	84	400	990	
Household contains at least one person 62-74 years of age	290	259	290	130	1,110
Household contains at least one person age 75 or older	110	220	130	135	650
Households with one or more children 6 years old or younger *	905	565	1,665	2,870	
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2005-2009 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	0	0	0	15	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	35	10	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	95	10	105	0	0	30	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	890	505	45	10	1,450	235	180	230	65	710
Housing cost burden greater than 30% of income (and none of the above problems)	135	540	1,990	350	3,015	45	70	235	250	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	175	0	0	0	175	85	0	0	0	85

**Table 7 – Housing Problems Table**

Data 2005-2009 CHAS  
Source:

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	905	535	150	20	1,610	235	180	260	65	740
Having none of four housing problems	620	985	3,195	2,005	6,805	100	250	600	655	1,605
Household has negative income, but none of the other housing problems	175	0	0	0	175	85	0	0	0	85

**Table 8 – Housing Problems 2**

Data 2005-2009 CHAS  
Source:

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	545	620	1,430	2,595	80	35	240	355
Large Related	35	35	150	220	25	0	70	95
Elderly	120	125	40	285	95	140	100	335
Other	340	290	455	1,085	85	80	90	255

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,040	1,070	2,075	4,185	285	255	500	1,040

**Table 9 – Cost Burden > 30%**

Data 2005-2009 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	485	375	45	905	70	25	95	190
Large Related	15	0	0	15	25	0	20	45
Elderly	90	85	0	175	85	75	60	220
Other	315	40	0	355	55	80	60	195
Total need by income	905	500	45	1,450	235	180	235	650

**Table 10 – Cost Burden > 50%**

Data 2005-2009 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	35	70	10	115	0	0	30	0	30
Multiple, unrelated family households	0	0	40	0	40	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	35	110	10	155	0	0	30	0	30

**Table 11 – Crowding Information – 1/2**

Data 2005-2009 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

### **Describe the number and type of single person households in need of housing assistance.**

Data Not Available

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The Onslow Women's Center reports that in 2013 they housed 40 women and their families, who were also residents of the City, who were forced to flee and seek refuge from intimate partner violence. Of this number, five women were able to move into their own housing and did not return to an abusive relationship. The East Carolina Human Services Agency, reports that the Section 8 Housing Choice Voucher program is currently serving 190 persons with varying degrees of disabilities, and more handicapped accessible units are needed.

### **What are the most common housing problems?**

The most common housing problems are housing cost burden greater than 30% and housing problems. This is consistent with the results of the Needs Assessment Survey which identified Tenant-Based Rental Assistance as the number one priority in the Affordable Housing category.

### **Are any populations/household types more affected than others by these problems?**

The populations/household types more affected by cost burden greater than 30% are the 1,430 small related renter households earning between 50% and 80% of AMI. There are 905 Renter households earning below 30% AMI that report having 1 or more of four housing problems.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The characteristics and needs of low-income individuals and families with children, who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered, include those whom are under-employed working in a service-based industry; and those that lack education and employment to support themselves and their children. Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of their assistance are in need of financial literacy intervention and education regarding budgeting/finances. Without these needs being met they will find themselves back in the same situation.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The estimates for the at-risk population are aggregated from the local Continuum of Care (COC). The COC uses data as identified by Onslow County Schools (OCS). OCS identified 128 adults and 206 children (334 total people) representing 146 households during the 2014 Point-in-Time Count. The McKinney-Vento definition of homelessness is used.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The particular housing characteristics that have been linked with instability and an increased risk of homelessness include, but are not limited to: victims of domestic violence; affordability of rent, utilities and rent-to-income ratios. Other factors include transportation barriers; landlords; poor credit history; legal issues/evictions; financial literacy. The City also has a large military presence and the basic housing allowance provided to our service members has escalated local housing costs.

**Discussion**

Overall, the rental market in Jacksonville has made it difficult for many low and extremely low-income families to obtain affordable housing. The City has historically worked with non-profit housing developers to create more affordable units. However, with CDBG funding declining, it has become more difficult to ensure that affordable housing is available.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, White households across all median income levels experience housing problems at a disproportionately greater percentage than other racial or ethnic groups. However, Black/African American households also experience needs above 10 percentage points. These groups will require housing assistance.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,320	540	255
White	600	220	170
Black / African American	585	240	65
Asian	49	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	65	4	20

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,335	625	0
White	720	315	0

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	385	225	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	165	80	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### **50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,635	1,575	0
White	1,465	755	0
Black / African American	730	700	0
Asian	119	0	0
American Indian, Alaska Native	120	0	0
Pacific Islander	0	0	0
Hispanic	145	120	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	685	2,065	0
White	360	1,085	0
Black / African American	230	580	0
Asian	14	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	75	325	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

The City proposes to implement programs such as the Residential Rehabilitation program and the Rental Rehabilitation program to meet these needs. These programs are designed to ensure that decent, safe and sanitary housing is available. By offering low interest loans and grants, these programs will provide opportunities for housing problems to be addressed.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, with the exception of households earning between 30% and 50% of AMI, both White and Black/African American households across all median income levels experience severe housing problems at a similar disproportionate rate when compared to other groups. However, White households earning between 30% and 50% AMI experience severe housing problems at a disproportionately greater rate than all other groups in this category. These groups will require housing assistance to address their severe housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,140	720	255
White	550	270	170
Black / African American	460	365	65
Asian	49	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	55	20	20

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	720	1,235	0
White	390	640	0
Black / African American	190	420	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	115	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	410	3,795	0
White	180	2,045	0
Black / African American	190	1,240	0
Asian	15	104	0
American Indian, Alaska Native	10	110	0
Pacific Islander	0	0	0
Hispanic	20	240	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	2,665	0
White	35	1,415	0
Black / African American	35	775	0
Asian	4	20	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	10	390	0

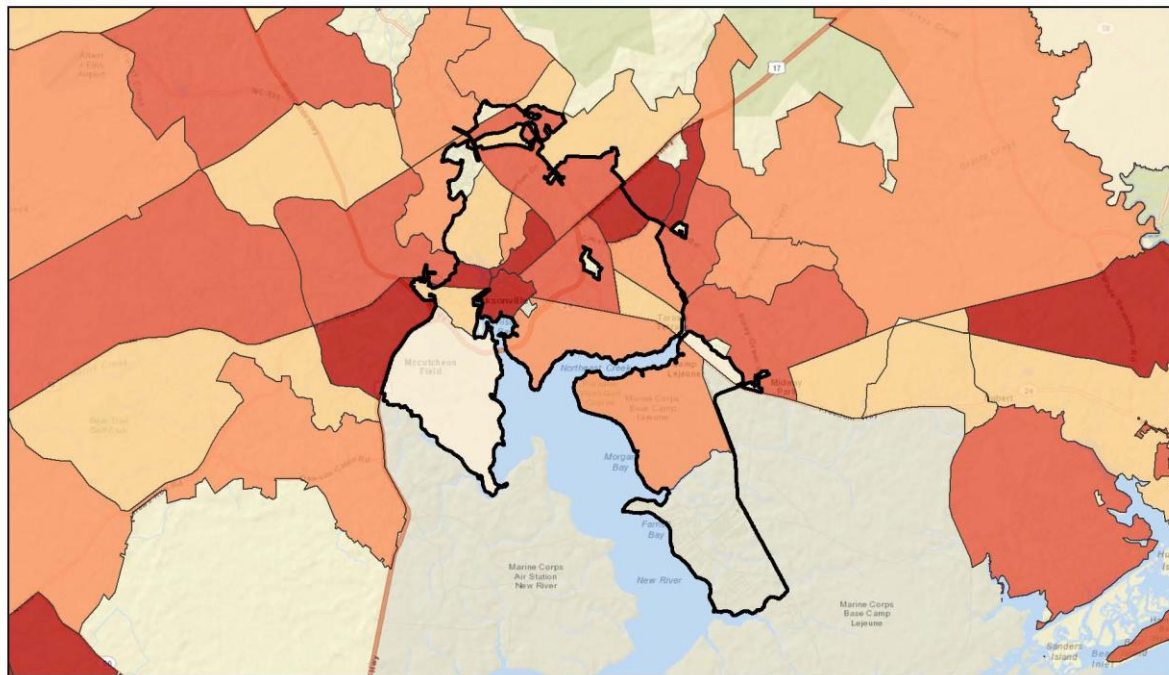
**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## ELI - Severe Housing Problems - Consolidated Plan and Continuum of Care Planning Tool



May 14, 2014

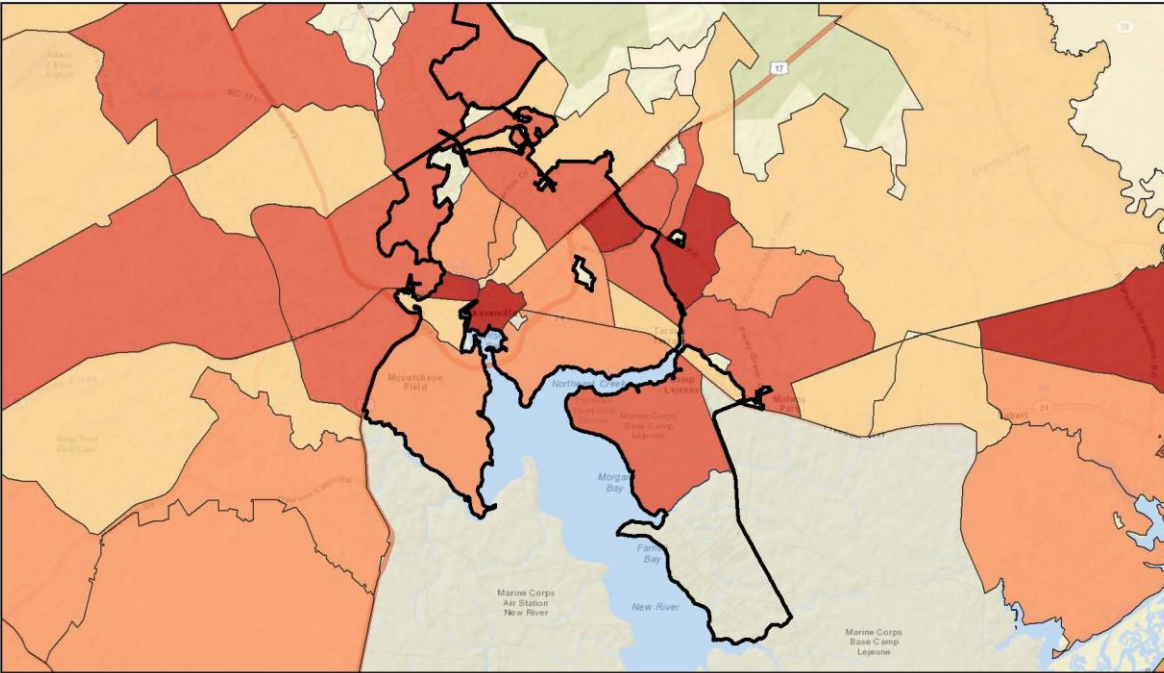
Override 1 ELIHHWithHousingProblems  
**T2\_LE30\_HP2\_PCT**  
 <21.62%  
 21.62-50.57%  
 50.57-70.21%  
 70.21-88.78%  
 >88.78%

1:197,727  
 0 1.75 3.5 7 mi  
 0 2.5 5 10 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

### Extremely Low Income Severe Housing Problems

Low Income-Severe Housing Problems - Consolidated Plan and Continuum of Care Planning Tool



May 15, 2014

Override 1 LIHHWithHousingProblems

T2\_LE50\_HP2\_PCT

<17.14%

17.14-40.96%

40.96-60.63%

60.63-83.64%

>83.64%

1:188,088

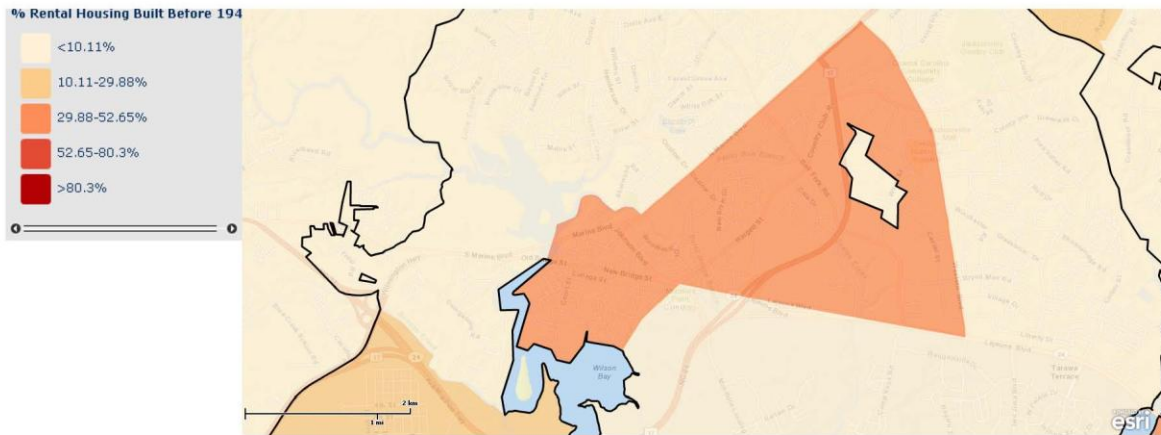
0 1.5 3 6 mi

0 2.5 5 10 km  
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Low Income Severe Housing Problems

## Percent Rental Housing Pre 1940

Consolidated Plan and Continuum of Care Planning Tool



### Rental Housing - Pre-1940

#### Discussion

Historically, it has been found that households with severe housing problems have required substantial rehabilitation, which may be partially attributed to the age of the housing stock in some areas. Unfortunately, although the need remains great, the decline in Federal funding has limited the City's ability to meet these needs. Additional funding sources and public private partnerships will need to be identified in order to continue serving households with severe housing needs.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

According to HUD, a disproportionate greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percent or more) than the income level as a whole. Based on this definition, White households across all median income levels experience housing cost burdens at a disproportionately greater percentage than other racial or ethnic groups. However, Black/African American households also experience needs above 10 percentage points. These groups will need rental assistance to afford housing.

### Housing Cost Burden

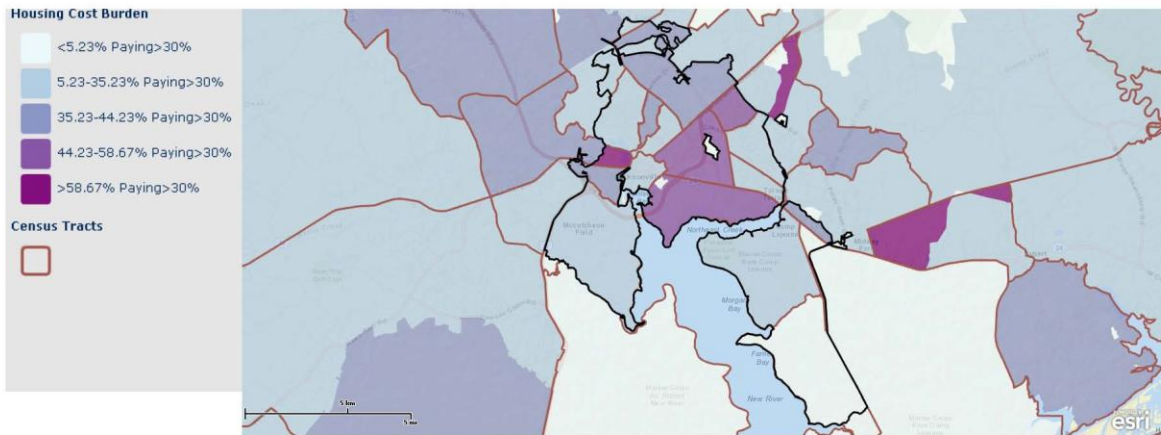
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,730	4,465	2,235	255
White	8,635	2,605	1,100	170
Black / African American	3,375	1,255	825	65
Asian	240	109	85	0
American Indian, Alaska Native	60	110	10	0
Pacific Islander	10	0	0	0
Hispanic	1,080	270	180	20

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2005-2009 CHAS

## Housing Cost Burden

Consolidated Plan and Continuum of Care Planning Tool



## Housing Cost Burden

### Discussion:

The results of the Needs Assessment Survey support this data in that the Tenant-Based Rental Assistance program was ranked as the number one priority in the Affordable Housing category. To address the issue of housing cost burden, as funding become available, the City will implement a rental assistance program in areas with the highest cost burdens. In addition, the City will continue to partner with Coastal Community Action, Inc. This organization offers a weatherization program which helps to make the home more energy efficient. This results in a cost savings to owner through reduced utility bills. Energy efficient measures are also incorporated into new construction projects as well. These strategies assist with reducing housing costs.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

A review of the housing needs data confirms that in the Housing Problems category, White and Black/African American households experience a greater disproportionate need in all income categories, while Hispanics experience a disproportionate need only in the 30%-50% income category.

In the Severe Housing Needs category, again, White and Blacks/African Americans experience similar rates of disproportionate need in all income levels, while Hispanics experience disproportionate need in the 30%-50% income category and in the 80%-100% income category.

In the Housing Cost Burdens category Whites and Blacks/African American's experience greater disproportionate need, but with White households having a greater need. Hispanic households do not experience a disproportionate greater need in this category.

Overall, both White and Black/African Americans experience needs significantly greater than 10 percent when compared to other racial and ethnic groups within the various categories. However, White households consistently have the greatest need.

**If they have needs not identified above, what are those needs?**

N/A

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Included in this plan are a variety of maps that illustrates the demographic patterns of income, race and housing problems. According to these demographic patterns, there is a high concentration (45% or more), of Black/African American households in the Census Tract 26, which includes the New River Area.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public Housing in the City of Jacksonville is managed by another entity, specifically, the Eastern Carolina Regional Housing Authority, based in Goldsboro, NC. They are responsible for providing public housing in a ten county region. There are currently 21 units of public housing located in the City. There are no plans to build additional units in the near future. Availability of affordable housing for low income households continues to be an issue. Eastern Carolina Human Services Agency, administers the local Section 8 Housing Choice Voucher program.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	700	710	0	699	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	7	0	7	0	0
# of Elderly Program Participants (>62)	0	0	101	107	0	107	0	0
# of Disabled Families	0	0	181	247	0	245	0	0
# of Families requesting accessibility features	0	0	700	710	0	699	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	113	157	0	154	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	583	542	0	535	0	0	0
Asian	0	0	3	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	6	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	23	0	23	0	0	0
Not Hispanic	0	0	694	687	0	676	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

There are currently 81 persons on the Section 8 waitlist that are considered elderly/disabled.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

East Carolina Human Services Agency (ECHSA), currently serves 190 persons with varying degrees of disabilities. These persons need more handicapped accessible units that are affordable and located near all of the amenities needed by disabled persons. In addition, the process for completing applications and paying application fees are excessive and cause this population economic hardships. There are too few accessible units in Jacksonville/Onslow County.

There are 240 families on the Section 8 waitlist in Jacksonville/Onslow County. Of this number there are 86 families that are considered extremely low income, 78 are very low income and 76 are low income. The average wait time is 48 to 72 months based on the current turnover rate. ECHSA has 81 persons on the wait list that are considered elderly/disabled and fall into the extremely low income category and express a dire need for assistance with rent payments due to their economic situation. In Jacksonville/Onslow county, the Housing Choice Voucher (HCV) program serves 504 families that encompass extremely low income and very low income families. ECHSA does not anticipate loss of inventory due to expiration of any Annual Contribution Contracts at this point in time. Inventory loss is not a factor in Onslow County due to the new housing being built to serve the military families. However, that fact increases the number of available units to HCV clients. The average annual adjusted income for a family of one seeking HCV assistance is \$8652.00: for a family of two it is \$8991.00: and for a family of three \$9021.00: Housing cost should not exceed 30% of their income. Based on these income levels these families cannot afford the average two bedroom unit in Onslow County/Jacksonville without housing assistance. Rent burdens have increase by 5.1% due to economic problems, this causes rent burdens to be excessive in Onslow County.

### **How do these needs compare to the housing needs of the population at large**

As demonstrated by the waiting list for Section 8 vouchers, the housing needs of public housing residents and voucher holders are similar to the needs of the City as a whole. Specifically, more affordable rental housing units are needed as well as additional handicap accessible units.

### **Discussion**

Increasing the supply of affordable housing, providing employment and educational opportunities, and self-sufficiency training will allow families to improve their quality of life and move up and out of assisted housing. Ongoing efforts to serve homeless persons, persons with disabilities, and victims of domestic violence are encouraged.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

CAN-DO an affiliate of the United Way of Onslow County, is the lead agency for the City's Continuum of Care (COC), a program administered by the U.S. Department of Housing and Urban Development (HUD), under the MCKinney-Vento Homelessness Assistance Act. Each year in January, CAN-DO conducts the HUD required annual Point-in-Time Count (PIT) of Homeless Persons. although the exact number of homeless in the City is not known, the results of these counts are used to identify estimated needs and gaps in services. Data from the PIT count is also used to support local requests for Continuum of Care (COC) funds and Emergency Shelter Grant(ESG) funds. These funds along with funding from the local government and CDBG are used to address various homeless issues, including rapid rehousing and shelter services. The City along with various partner agencies, works diligently to serve the homeless population in the City.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	17	600	1,200	168	180
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	46	21	250	300	31	268
Chronically Homeless Individuals	23	19	190	200	8	400
Chronically Homeless Families	0	0	300	350	0	0
Veterans	5	2	80	100	41	300
Unaccompanied Child	0	0	80	100	0	180
Persons with HIV	0	0	5	5	0	400

Table 26 - Homeless Needs Assessment

**Alternate Data Source Name:**  
2014 Homeless Needs Assessment  
**Data Source Comments:**

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

N/A

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Based on 2014 estimates provided by CAN-DO there are approximately 600 adults with children experiencing homelessness each year, averaging 180 days. The data also indicates that 80 veterans will experience homelessness each year, averaging 300 days of homelessness.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Data not available.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Accurately capturing data on the nature and extent of homeless persons is challenging. However, data from the Annual Point-in-Time count provides a snapshot of the extent of homelessness in our community. According to the Annual Point-in-Time Count, on January 29, 2014 there were: 38 sheltered persons, representing no change from 2013; 46 unsheltered persons, representing a decrease of 17 persons from 2013. Of the 46 unsheltered persons:

30 were men

16 were women

23 were chronically homeless

14 had mental illness

4 had a substance abuse disorder

5 were veterans

There were no unsheltered children identified during the count.

In addition, a number of organizations assist homeless persons with accessing housing. For example,

Solutions for Stability Program housed 67 people

Family Endeavors Program housed 50 people

East Carolina Human Services Agency housed 54 people

Shelter Plus Care was used to house 28 people

CAN-DO has also documented that 199 formerly homeless persons have been permanently housed.

**Discussion:**

Overall, through the various programs, 617 total people were identified as being homeless, representing an increase of 158 over the 2013 count. Of this number 318 (51%) were adults and 299 (48%) were children. Veterans represented 48 (15%) of the adult homeless population. The community is working collaboratively to ensure that homeless persons are served and resources provided to minimize the extent in which homelessness occurs in the City.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

This section describes the specific housing and supportive service needs of certain population groups that are not homeless. In an effort to identify non-homeless special needs, staff utilized a survey approach. A Needs Assessment Survey was distributed during community meetings, distributed to non-profit organizations and it was also made available online. The goal of the survey was to identify priorities in the areas of affordable housing, homelessness, suitable living environment, special needs housing, and special populations. Although there are a number of agencies and groups that provide services designed to improve the quality of life for special needs populations, it is difficult to produce precise numbers. As a result, the Needs Assessment Survey, completed by 165 citizens, provides a snapshot of the needs most prevalent in the City.

### **Describe the characteristics of special needs populations in your community:**

- The results of the Needs Assessment Survey indicate that the following are characteristics of the special needs population in order of priority with the top three receiving priority for funding consideration; *neglected/abused children, elderly persons, veterans*, victims of domestic violence; persons with disabilities; at-risk youth, homeless persons, persons with HIV/AIDs, and ex-offenders.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Based on the results of the Needs Assessment Survey the housing and supportive service needs of these populations are:

- Tenant-Based Rental Assistance ;
- Access to quality public services such as transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs and job training;
- Supportive housing for the elderly, disabled veterans, disabled persons, and victims of domestic violence; and
- Supportive services for neglected/abuse children, elderly persons and veterans.

Historically, the City of Jacksonville, using a combination of general funds and CDBG funds, has supported a variety of housing and supportive services, including but not limited to the following providers:

Boys and Girls Club: After-school programs for at-risk youth;

East Carolina Community Development, Inc.: Development of affordable housing for low-income residents, to include Key Units set-aside for persons with disabilities.

Jacksonville/Onslow Volunteer Center: Volunteer coordination;

Onslow Commission for Persons with Disabilities: Advocacy programs;

Onslow United Transit: Transportation services for low-income and disabled persons;

Onslow Women's Center: Shelter and advocacy services;

PEERS Family Development: Parent Education and Training

Salvation Army: Rent and utility assistance;

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Although data is not available on the characteristics of the HIV/AIDS population for the Jacksonville, MSA, according to the 2012 HIV/STD Surveillance Report, of the HIV disease cases diagnosed in 2012, within the state, African American's represented 65 percent of all cases with a rate of 53.2 per 100,000 adult/adolescent population. The highest rate (86.9per 100,000) was among adult/adolescent African American males.

Based on data for Onslow County, there were 230 cases living in Onslow County as of December 31, 2012. By year of diagnosis, Onslow County ranks 49 with an average rate of 7.8 per 100,000 adult/adolescent population, based on a three-year average rate. There has also been a gradual increase in the rate of cases first diagnosed, increasing from 6.5 in 2008 to 9.5 in 2012.

**Discussion:**

Special needs groups within the City experience similar needs: housing related issues; lack of access to transportation; employment; lack of access to life skills training, and financial and credit instability. There are many partner agencies throughout the community working to address the various needs of this population, such as the Section 8 Housing Choice Voucher program and the United Way's Solution for Stability program. In addition, the Onslow County Health Department provides programs and resources designed to prevent, educate, counsel and treat persons affected by HIV/AIDS. The North Carolina Cooperative Extension Service, Onslow County Center, also works to address the needs of the Hispanic population. Follow-up and referral services are also provided for those citizens who test positive for HIV/AIDS and other sexually transmitted diseases. Family Endeavors,

through its Community Based Services Program, provides homeless prevention and stabilization services for veterans.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The City of Jacksonville continually evaluates the need for public facilities to serve a growing population. Through the Five Year Capital Improvement Program (CIP) public facility construction and rehabilitation needs are identified and programmed into the CIP. The City's Recreation and Parks Department also enhances the quality of life for residents by managing park systems and public grounds in a manner that provides residents with safe, clean, and attractive indoor facilities and outdoor spaces. Collaboration between the Community Development Division and departments such as Recreation and Parks provides opportunities to leverage CDBG funds to meet the needs of low-income areas. In addition, periodically as funding is available, the City issues Requests for Proposals (RFP) for CDBG funded public facilities activities. This allows non-profit organizations an opportunity to bring forth public facility projects that they believe will meet a priority need in the community. The results of the Needs Assessment Survey and feedback received during community input meetings, also reflected the need to increase access to public facilities. Increasing access to public facilities may be accomplished through construction of new facilities, renovation of existing facilities, or ensuring transportation systems, both mobile and pedestrian, link residents to public facilities.

### **How were these needs determined?**

The need for public facilities were identified through the CIP process, the Needs Assessment Survey and feedback received during community input meetings.

### **Describe the jurisdiction's need for Public Improvements:**

The City of Jacksonville also continually evaluates the need for public improvements. As mentioned above, through the Five Year Capital Improvement Program (CIP) public improvement needs, such as drainage, water/sewer, streets, lighting and sidewalks are identified and programmed into the CIP. When public improvement needs exist in low-income areas, the opportunity to collaborate with Public Services on public improvement projects and to leverage CDBG funding is explored. The results of the Needs Assessment Survey and feedback received during community input meetings, also indicated that the need to increase access to quality public improvements and infrastructure is a priority.

### **How were these needs determined?**

The need for public facilities were identified through the CIP process, the Needs Assessment Survey and feedback received during community input meetings.

## **Describe the jurisdiction's need for Public Services:**

The City of Jacksonville has a need for a variety of public services and strives to meet these needs by providing an allocation of general funds, and periodically CDBG funds, to non-profit organizations. In addition the City in collaboration with UNCW, Coastal Carolina Community College and the United Way, host quarterly and annual training for non-profit executives and board members. The purpose of this training is to ensure that non-profit organizations have the capacity to continue delivering these much needed services.

Based on the results of the Needs Assessment Survey, citizens ranked the need for public services as the number one priority in the Suitable Living Environment category. These needs include but are not limited to: transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs and job training. Feedback received during the community input meetings also highlighted the need for financial literacy training, job training, life skills training, and rent and utility assistance.

Each year, the City allows non-profit organizations to competitively apply for funding. Applications are reviewed and scored by a committee and recommendations for funding are submitted to City Council. Historically, the City has allocated both general funds and CDBG funding to non-profit organizations such as the Boys and Girls Club, Onslow Community Ministries, Onslow Women's Center, Onslow United Transit, PEER's Family Development, Pretrial Resource Center and the Salvation Army. These organizations help to address the needs identified in the survey, such of at-risk youth, homeless persons, victims of domestic violence, low and moderate income citizens in need of transportation, neglected/abused children, crime-reduction activities, and rent and utility assistance.

## **How were these needs determined?**

The need for public services were identified through consultations with non-profit organizations and service providers, attendance at various meetings, the Needs Assessment Survey and feedback received during community input meetings.

# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

The Jacksonville Board of Realtor's recently conducted an analysis of the Jacksonville Real Estate Market and found that home sales are declining. Single family re-sales and new construction sales have declined 3% between 2012 and 2013, while foreclosure sales have increased 315%. Sales prices have also declined 18.35 percent and median sales prices have declined 13.91 percent, during the last year. According to this analysis, 1497 homes were on the market as of January 2014. With 36.83 homes sold each month, it will take 40.65 months to consume this housing inventory.

An analysis of the rental market indicates that 362 units were available for rent as of January 2014 with an average days on the market of 144. However, this only includes properties listed with the Multiple Listing Service and does not include large apartment complexes that are privately managed or units that may be advertised without the use of a Real Estate firm.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The provision of safe, decent and affordable housing for both renters and owners continues to be a priority for the City of Jacksonville. According to Needs Assessment Survey, citizens ranked tenant-based rental assistance and property acquisition for the development of affordable housing top priorities in the Affordable Housing category. Based on the tables below, there are 22,827 residential properties within the City, with 55% of them being 1-unit detached structures. Structures comprised of 2-4 units represent 10% of the residential properties and structures comprised of 5-19 units represent 11% of the residential property types. Mobile homes comprise 4% of the residential property types. The table that follows also show that the majority (91%) of the units consist of units with 3 or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,529	55%
1-unit, attached structure	3,780	17%
2-4 units	2,331	10%
5-19 units	2,621	11%
20 or more units	728	3%
Mobile Home, boat, RV, van, etc	838	4%
<b>Total</b>	<b>22,827</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	151	1%
1 bedroom	0	0%	1,422	11%
2 bedrooms	698	9%	6,218	49%
3 or more bedrooms	7,246	91%	4,947	39%
<b>Total</b>	<b>7,944</b>	<b>100%</b>	<b>12,738</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Within the City of Jacksonville, CDBG funds are targeted to households earning less than 80% of the area median income. However, special financing and grants are targeted to households earning less than 50% of AMI, elderly homeowners age 65 and up, and persons with disabilities. The Section 8 Housing Choice Voucher program serves 504 families in Jacksonville/Onslow County. These families have extremely low and very low incomes. There are also 21 units of public housing units in Jacksonville. There are no plans to build additional public housing units in the near future. In addition there are several tax credit funded affordable housing developments targeted to households earning less than 60% of AMI.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The City does not anticipate the loss of affordable housing inventory, nor does East Carolina Human Services Agency anticipate the loss of affordable housing inventory due to the expiration of Section 8 contracts. The City does not demolish occupied structures and the number of dilapidated and abandoned structures demolished each year does not have an impact on the affordable housing inventory, particularly since demolitions are outweighed by the addition of new affordable homes that have been constructed.

**Does the availability of housing units meet the needs of the population?**

In general, there are a number of available housing units to meet the needs of the population in general. However, there continues to be ongoing and consistent discussion regarding the need for available affordable housing units for low-income households. A survey of tax credit developments in the City indicates long wait-list for occupancy, ranging from six months to two years, depending on the development. Market studies completed as part of the tax credit approval process have consistently documented the need for more affordable housing units. Also, there are 240 families on the Section 8 wait list, another indicator of the need for affordable housing units.

**Describe the need for specific types of housing:**

Within the City, approximately 5.4 percent of the population is 65 years or older. While not a large percentage, there is still a need for housing for seniors and rehabilitation programs to help them maintain the homes that they live in. This includes ensuring that the homes are handicap accessible so that they can age in place. There are also 190 persons currently being served through the Section 8 program that need handicap accessible units. The City also lacks transitional housing and sufficient repaid rehousing programs for those leaving the homeless and women's shelters. There is also a need for affordable housing for first-time homebuyers as indicated by the City's low owner-occupied housing rate of 38.3 percent. The majority of the housing units (61.7%) in the City are renter-occupied housing units. This is primarily due to the presence of the military in the community. The presence of the military also impacts the affordability of the rental housing units as rents are typically priced to coincide with the basic housing allowance provided to military families. However, with the increase of new housing being built upon the base, new mandates for troops to live on base, and the option for civil service,

Department of Defense employees, and retirees to live on base, it is anticipated that rents within the City may be reduced over the next few years in an effort to increase occupancy rates.

## **Discussion**

The ongoing challenge for the City of Jacksonville will be to preserve and increase the supply of affordable housing for low-income households and special needs populations. There are multiple factors that will influence the extent to which the City can achieve its affordable housing goals. These factors include but are not limited to: federal funding policy; investor activity in the affordable housing market; the local job market and overall economy, and barriers such as poor credit histories which prevent many in need from accessing housing.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The cost of housing, housing trends, fair market rents, affordability, and housing inventory is summarized here. There is no pre-populated data for home values beyond 2009. However, based on a recent analysis of the housing market, as prepared by the Jacksonville Board of Realtors, the recent recession and economic downturn has had a strong impact on the Jacksonville Housing Market. The City of Jacksonville's housing market saw 3% decrease in sales between 2012 and 2013. Average sales prices declined by 18.35 percent falling from \$152,721 in 2012 to \$124,693 in 2013. Median prices also declined by 13.91%, falling from \$142,000 to \$122,250 between this same period. There has also been a reduction in the number of new listings for both new construction and existing homes. New construction listings have decreased 82%, falling from 148 listings in 2012 to 66 listings in 2013. Existing home listings have also decreased 34%, falling from 923 listings in 2012 to 889 in 2013. However, sales of foreclosed properties have increased by 315 percent, jumping from 40 sales in 2012 to 166 in 2013.

According to this same analysis, there were 362 rental units available as of January 2014. However, based on an analysis of these units, with average rents at \$820, this is consistent with the National Low Income Housing Coalitions 2013 Out of Reach report which finds that the Fair Market Rent for a 2 bedroom in Jacksonville is \$824. The report also reveals that based on the 2013 Area Median Income (AMI) of \$48,800, rent affordable at 30% of AMI would be \$366, (44% of FMR).

As the table below indicates, the majority (54%) of renters pay between \$500 and \$999 followed by 32% who pay less than \$500, reflecting affordable rental rates for most populations. However, when analyzing the number of affordable units available, the data shows that there are only 610 units affordable to households earning 30% of HAMFI and 1489 units affordable to households earning 50% of HAMFI. The impact is significantly less for owners.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	82,800	124,500	50%
Median Contract Rent	446	671	50%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,487	35.2%
\$500-999	6,877	54.0%
\$1,000-1,499	1,252	9.8%
\$1,500-1,999	122	1.0%

Rent Paid	Number	%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>12,738</b>	<b>100.0%</b>

**Table 30 - Rent Paid**

Data Source: 2005-2009 ACS Data

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	610	No Data
50% HAMFI	1,489	370
80% HAMFI	5,319	1,095
100% HAMFI	No Data	1,860
<b>Total</b>	<b>7,418</b>	<b>3,325</b>

**Table 31 – Housing Affordability**

Data Source: 2005-2009 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	666	671	824	1,159	1,459
High HOME Rent	553	593	713	815	890
Low HOME Rent	440	471	565	653	728

**Table 32 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

In general, there is sufficient housing available within the City of Jacksonville; however, according to the housing costs tables, there are 4,185 renter households with housing cost burden greater than 30%; and 1,450 households with housing cost burden greater than 50%. This indicates that there is a need for more affordable housing for low-income households.

## How is affordability of housing likely to change considering changes to home values and/or rents?

It is anticipated that lower home values will provide for an increase in home ownership opportunities for low-income households; however, attention will need to be paid to the condition of the homes. Although there are a large number of foreclosed homes on the market, many are in need of repair. Also, as the military population begins to transition on base, there is the possibility that rents in

the Jacksonville market will begin to decline also, potentially increasing the availability of affordable rentals.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to the analysis conducted by the Jacksonville Board of Realtors, average rents as of January 2014 was \$820. This amount is consistent with the Fair Market Rent for a 2 bedroom and the High Home rent for a 3 bedroom. If the market continues to decline, this will have a positive impact on the City's strategy for producing and preserving the supply of affordable rental units.

**Discussion**

While the Jacksonville housing market is in transition, it is difficult to predict if rent levels will substantially decrease to the extent that more units become affordable, particularly for households earning less than 50% of the AMI. Should more units not become available for households in this income range, the need for new affordable housing units will continue. In addition, funding for programs such as Tenant-Based Rental Assistance will need to be implemented.

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

This section describes the characteristics of the City's existing housing supply, including age and condition and the risk posed by lead-based paint. The term "condition" refers to one or more of the following housing problems and is identical to the categories set forth in the Housing Needs Summary found at section NA-10:

**Substandard Housing:** Lacking complete plumbing or kitchen facilities;

**Severely Overcrowded:** With >1.51 persons per room

**Overcrowded:** With 1.01 - 1.5 persons per room

**Severe Housing Cost Burden:** Household spends more than 50% of income on housing

**Housing Cost Burden:** Household spends between 30% and 50% of income on housing

**Zero/Negative Income:** Self-explanatory

Although 41% of the housing stock was built between 1950 and 1979, and 13% was built before 1950, the majority of the housing units, both owner-occupied and rental, do not report any selected conditions. However, these same units pose a risk for lead-based paint with 3,105 (39%) of the owner-occupied and 465 (4%) of the rental units having children present. The City does not have data on the number of vacant, abandoned or REO properties suitable for rehabilitation.

### **Definitions**

Through the Residential Rehabilitation Program, the City provides grants and low-interest loans for the rehabilitation of owner-occupied units. The goal of the program is to provide comprehensive housing improvements as necessary to correct violations of the Minimum Housing Code, Section 8 Housing Quality Standards, energy related improvements, repair or replacement of major housing systems, handicapped improvements and other essential improvements of a non-luxury nature, necessary to improve the overall livability of the property. Repairs are made contingent upon the availability of funding and financial ability of the owner to repay the loan. Priority consideration is given to addressing housing issues such as:

A. Imminent structural system failures (porches, steps, roofs)

B. Plumbing system hazards

C. Electrical system hazards

D. Accessibility repairs (ramps, handrails, grab bars, kitchen/bathroom adaptations, door alterations, etc.)

E. Heater repair/upgrade

F. Air condition repair/upgrade (elderly households only)

G. Water heater repair/replacement

H. Structural repair work (room, wall, ceiling floor or foundation)

I. Window repair/replacement

J. Exterior door repair/replacement

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,016	25%	4,736	37%
With two selected Conditions	51	1%	91	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,877	74%	7,911	62%
<b>Total</b>	<b>7,944</b>	<b>100%</b>	<b>12,738</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,066	13%	2,412	19%
1980-1999	2,184	27%	3,484	27%
1950-1979	4,240	53%	5,234	41%
Before 1950	454	6%	1,608	13%
<b>Total</b>	<b>7,944</b>	<b>99%</b>	<b>12,738</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2005-2009 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,694	59%	6,842	54%

Housing Units build before 1980 with children present	3,105	39%	465	4%
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**Table 35 – Risk of Lead-Based Paint**

**Data Source:** 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

**Data Source:** 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

The City of Jacksonville's Residential Rehabilitation Program targets owner-occupied properties. However, based on the tables above, renter households have a greater need for rehabilitation. While 38% of surveyed renters responding with one or two selected conditions that need to be addressed with rehabilitation (approximately 4,736 rental housing units), only 26% of those owner-occupied homeowners responded with similar selected conditions (approximately 2,016 owner-occupied units). As a result, there is a greater need for reimplementation of the City's rental rehabilitation program.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Although there is no available data on the number of housing units that are occupied by low or moderate income families that contact lead-based paint hazards, it could be estimated that the number of low-income households in Section NA-20, reporting severe housing problems, with one or more of four housing problems may contain lead-based paint (2,270 households). According to the tables above, 54% of renter households (6,842) and 59% of owner-occupied households (4,694) live in units built before 1980. Of those, 43% run the highest risk of lead hazard because they have children present in the home. However, according to the Centers for Disease Control, (the most recent five years of data, 2005-2009), there were 2,931 children tested in Onslow County (16,2%) with one confirmed case of elevated blood levels (0.03%). Based on the number of reported incidences of elevated blood levels, lead-based paint poisoning does not appear to be a significant health hazard in the City.

## Discussion

Overall, the extent of housing cost burdens, the age of housing, and concentration of low-income residents in older neighborhoods, contributes to need for programs that address the housing conditions of low and moderate income households. Of particular concern is the concentration of these conditions in census tract 26. This census tract includes the New River Area. Feedback received during from community input meetings, the Needs Assessment Survey and census data strongly support the need to target resources to this area during the next five years.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The City of Jacksonville does not have a “local” public housing authority. The Eastern Carolina Regional Housing Authority is a Public Housing Authority based in Greensboro, NC serving a 10 county region. The Housing Authority operates 717 units with 21 units located in Jacksonville, known as Dudley Court. All of the units are classified as “low rent.” The units in Jacksonville are also the newest of the units held by the Housing Authority with a construction date of 1996. There is a need for additional affordable housing units, as indicated by the 24 households on the wait list for these units. However, considering the wait time of 6 months to two years for tax credit developments, the wait time for the public housing units is relatively short at 26 days. There are no plans in the immediate future to construct any more public housing units in Jacksonville.

Also, as demonstrated by the 240 families currently on the waiting list for Section 8 Housing Choice Voucher program, there is a need for more affordable housing. The wait time for these households is 48 to 72 months based on the current turnover rate. The 2013 Out of Reach report further substantiates that affordability for renters is a concern. As the report indicates, the Fair Market Rent for a 2 bedroom in Jacksonville is \$824, requiring an hourly wage of \$15.85 to afford.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			717	663			0	443	668
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

There are 21 units of public housing located in the City of Jacksonville. The units are in good condition and the Housing Authority currently has no funds allocated for repair or renovation of these units.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In order to restore and revitalize the 21 units of public housing located in Jacksonville, request for funding are included in the Housing Authority's Five Year Capital Fund Program. These requests are submitted to HUD for review and approval. The units are 18 years old and currently there are no major restoration or revitalization needs identified.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority's strategy for improving the living environment of low and moderate income households residing in public housing include: implementation of measures to de-concentrate poverty by bringing higher income public housing households into lower income developments, implementation of security improvements by continuing partnerships with local Law Enforcement, and increase annual rental collections PHA wide by 1% each year of the five year plan.

### Discussion:

The Housing Authority reports that the average income of public housing residents in Jacksonville is \$22,041. Of the total number of residents, six earn below 30% AMI; six earn between 30%-50% AMI and nine households earn above 50% of AMI.

East Carolina Human Services report that of the families seeking Housing Choice Voucher Assistance, the average annual adjusted income for a family of one is \$8,652; for a family of two it is \$8,992 and for a family of three it is \$9,021. Based on these income levels, it is essential that strategies be developed to increase employment and earning opportunities for both public housing residents and housing choice voucher holders. This will not only allow families to move up and out of assisted housing, but it will also allow the Housing Authority to assist other families in need.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City of Jacksonville has two homeless shelters, one youth shelter and one shelter for victims of domestic violence. There is also one organization provides transitional housing beds for veterans and another organization that provides stabilization and rapid rehousing services. In addition to the City's annual allocation of CDBG funding, the Continuum of Care (COC), also competes annually for Emergency Solutions Grant (ESG) funding. The City has historically funded organizations that provide direct shelter and services to homeless persons. Discussions are underway regarding the relocation of one homeless. As a result, the City is proposing to reallocate \$200,000 previously designated to the CREATE program to support this effort. The following charts provide information on the number of existing shelter beds within the community.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	6	0	0	0	0
Households with Only Adults	18	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	5	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The mainstream services in the City are fully used to complement services targeted to homeless persons. Through the CoC process and the quarterly Family Services Training meetings, information on various services is shared among housing and supportive services providers. In an effort to prevent homelessness, case management services, financial literacy, life skills, education, employment assistance, child care, treatment such as alcohol/drug abuse, mental health services, transportation and other necessary services are provided to help remove obstacles for those that who are homeless or are at risk of becoming homeless. Each year the Veteran's Standdown is held in an effort to further reach out and provide services to homeless persons.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The following organization provides services and facilities that meet the needs of homeless persons, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

**CAN-DO** - In collaboration with Onslow County Schools, this group provides stabilization and rapid rehousing services. Program support is targeted at addressing at-risk and imminently homeless children and families.

**Family Endeavors** - The Community Based Services Program offers homelessness prevention and stabilization services to veterans and their families. These services include outreach, case management, help in obtaining VA benefits, emergency financial assistance and assistance in obtaining and coordinating other public benefits.

**Onslow Community Ministries** – This organization operates the Soup Kitchen, Homeless Shelter, Caring Community Clinic, and Christmas Cheer and provides services to homeless persons, including the chronically homeless.

**Onslow County Youth Shelter** – This organization is a department of Onslow County and provides shelter and services for at-risk youth. The shelter provides comprehensive residential care services, 365 days a year for youth as an alternative to the streets, secure detention, and youth development centers. These services assist the youth and their family in confronting and learning to deal constructively with their issues. Other services provided include Day Services, School Treatment Program, and Juvenile Restitution – Community Service.

**Onslow Women's Center** – The purpose of this organization is to provide a comprehensive program for women in crisis; to prevent the recurrence of violence against women through the development of

differentiated services to meet the individual needs for these women and their children. They meet the needs of battered women and their children by providing a safe environment in the form of shelter, and providing assistance enabling women to carry out their long range plans. They also serve as a rape crisis intervention center, providing victim support after the crisis of rape or sexual assault.

**Second Chance Mission of Hope** - This faith-based organization provides shelter and services to the homeless persons.

**Nabvets #0069** - This organization provides transitional beds and supportive services for homeless veterans.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Jacksonville has a number of facilities that serve special needs populations, such as the elderly and persons with disabilities. These facilities include but are not limited to MSAA, an apartment community for disabled persons; ARC/HDS Onslow County, a group home for persons with disabilities; and several tax credit developments designated specifically for seniors. The City of Jacksonville's Recreation and Parks Department also operates a Senior Center and provides services for this population. Onslow County also offers a wide variety of services for seniors. Through the various public and private partnerships, the City strives to provide special needs facilities and services for special needs populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The special needs populations in the City need access to decent, safe, and affordable supportive housing units. Many who fall within these categories, are on fixed-incomes which impacts their ability to afford decent housing or to rehabilitate their existing homes. The City has been able to address the needs of the elderly by providing funding to support the development of affordable rental units. In addition, many of the tax credit developments have set-aside "key units" for persons with disabilities.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Coastal care is a local managed care entity responsible for providing services for persons with mental health, intellectual/developmental disabilities and substance use disorders. Although the City does not have designated supportive housing units, through the work of case managers and housing providers, arrangements are made for these persons to reside with family or friends or obtain affordable housing through other methods. To the extent that "key units" are available in the tax credit developments, referrals are made to these units.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

With respect to affordable housing needs, the City of Jacksonville plans to continue operating the Residential Rehabilitation program by allocating \$200,985 in CDBG funds. This program provides grants and low interest loans to assist with repairs of owner-occupied units. This program gives priority consideration to elderly households and disabled persons. The goal is to serve five households in FY14-15.

Funding will also be allocated to assist with Public Service activities operated by organizations that target special need populations. CDBG funding in the amount of \$30,000 has been allocated for this program. The goal is to assist at least 100 persons with this funding.

Finally, down payment assistance will be offered to first-time homebuyer's who are unable to access funding from the North Carolina Housing Finance Agency. Funding in the amount of \$100,000 has been allocated to this program and will be limited to households desiring to purchase a home in the Downtown Neighborhood Revitalization Strategy Area. The goal is to serve five households with this funding.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Not applicable.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

There are many complex factors which prevent low and moderate income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels and sales and rental rates. In addition, there are low and moderate income residents that have the ability to afford a mortgage payment, but are unable to obtain the goal of homeownership because they are unable to save sufficient funds to cover the down payment and closing costs. Poor credit histories are also a barrier to homeownership and in many cases, is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Similar to other communities, the City of Jacksonville has been impacted by the recession and economic downturn of 2008. During the economic downturn the City's unemployment rate reached a high of 9.1%, which has begun to gradually decline, and indicator that the economy is being to improve. In addition, the City is experience commercial growth as another indicator that the economy is on the rise. This growth also creates employment opportunities.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	132	32	1	0	-1
Arts, Entertainment, Accommodations	2,601	2,813	15	16	1
Construction	996	790	6	5	-1
Education and Health Care Services	3,944	3,681	23	22	-1
Finance, Insurance, and Real Estate	572	1,417	3	8	5
Information	227	443	1	3	2
Manufacturing	564	600	3	4	1
Other Services	785	1,399	5	8	3
Professional, Scientific, Management Services	1,359	543	8	3	-5
Public Administration	3,369	1,419	20	8	-12
Retail Trade	1,977	3,027	12	18	6
Transportation and Warehousing	434	724	3	4	1
Wholesale Trade	132	185	1	1	0
Total	17,092	17,073	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	19,193
Civilian Employed Population 16 years and over	17,092
Unemployment Rate	10.95
Unemployment Rate for Ages 16-24	14.98
Unemployment Rate for Ages 25-65	3.32

**Table 41 - Labor Force**

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	5,927
Farming, fisheries and forestry occupations	119
Service	3,524
Sales and office	4,365
Construction, extraction, maintenance and repair	1,742
Production, transportation and material moving	1,415

**Table 42 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,810	85%
30-59 Minutes	4,955	13%
60 or More Minutes	879	2%
<b>Total</b>	<b>37,644</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	556	174	392
High school graduate (includes equivalency)	2,572	201	1,321
Some college or Associate's degree	4,896	341	2,423

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	3,049	59	1,107

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	133	87	29	208	445
9th to 12th grade, no diploma	1,074	395	207	220	480
High school graduate, GED, or alternative	18,772	2,480	1,449	1,732	1,341
Some college, no degree	11,213	4,369	1,690	2,629	752
Associate's degree	1,368	995	680	963	261
Bachelor's degree	767	1,318	1,165	1,120	354
Graduate or professional degree	0	223	586	817	202

**Table 45 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,338
High school graduate (includes equivalency)	25,349
Some college or Associate's degree	29,735
Bachelor's degree	38,777
Graduate or professional degree	59,583

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The major employment sectors in the City are Education and Healthcare Services (23%); Public Administration (20%); and Arts, Entertainment, Accommodations (15%).

**Describe the workforce and infrastructure needs of the business community:**

The Education and Healthcare sector has the highest number of workers, indicating a need for highly skilled workers and those that possess professional degrees. The Public Administration sector requires a variety of skills, education and knowledge. The Arts, Entertainment and Accommodations sector generally requires soft skills. All business within the community would benefit from an improved transportation infrastructure, which the City and the NC Department of Transportation are working diligently to provide.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Jacksonville is proposing to implement initiatives designed to attract business to the downtown area. Over the years, commercial businesses have left downtown and relocated to Western Boulevard, the commercial hub of the City. However, there has been a renewed interest in the downtown and substantial public investment is being made. Programs such as rebates, facade improvement programs and small business loans are being considered. As a result, the City is proposing to reprogram \$24,038 in funding previously allocated to the CREATE Revolving fund to be used for incentives to recruit businesses to the downtown area.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

With the presence of Marine Corps Base Camp Lejeune, the City generally has sufficient skills needed to take advantage of available employment opportunities. However, gaps do exist between the skills sets possessed by many workers, and the wages that are earned relevant to their experience. The City also has a very engaged community college which offers a variety of workforce development programs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Coastal Carolina Community College has historically offered workforce training initiatives designed to support local businesses. These efforts support the Consolidated Plan by providing opportunities for small business and entrepreneurship to receive training that will improve the economic development conditions in the City. The Jacksonville/Onslow Chamber of Commerce also partners extensively with the community college to support workforce training initiatives.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

### **Discussion**

Overall, economic activity in the City is positive; however, there are geographic areas of the City where economic development is needed. This includes downtown Jacksonville and the New River Area. Both have areas have experienced a loss of business investment over the years. However, progress is being made and with additional public investment the potential is great for these areas to be revitalized. It is anticipated that during the next five years, specific strategies for these areas will be identified and implemented.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Concentration as defined for the purpose of the Consolidated Plan consists of census tracts where CPD maps indicates concentrations greater than 51%. As demonstrated by the attached map, there are several areas with high concentrations of households with multiple housing problems.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Concentration as defined for the purpose of this plan consists of census tracts where CPD Maps indicates concentrations greater than 51%. Again as demonstrated by the attached map, there are areas with highest concentrations of low-income families and minorities.

### **What are the characteristics of the market in these areas/neighborhoods?**

Generally, the market in these areas are similar to the jurisdiction as a whole. However, the New River area has some of the more affordable rents in the area. However, this is also one of the older neighborhoods in the community, which contributes to the housing conditions experienced by some of the lower income households. In addition, the owners of approximately 700 units in the the New River area are attempting the sell these units. It is the City's desire to see this area revitalized. Discussions will need to be held regarding a specific vision for the area. In addition, strategies will need to be identified to encourage new tax credit developments as well as other businesses, such as a grocery store, to locate in the area.

### **Are there any community assets in these areas/neighborhoods?**

There are a significant number of community assets in these neighborhoods. These include schools, churches, parks and recreation facilities, access to trails and bus stops. However, of particular concern to the New River area is a lack of a grocery store. This has limited the City's ability to influence the location of new tax credit developments in this area.

### **Are there other strategic opportunities in any of these areas?**

There is an opportunity to develop strategic opportunities for these areas, specifically, the New River Area. The City will begin a more focused discussion in the upcoming year. There are opportunities to increase economic development in the New River area, revitalize the housing stock, and develop public-private partnerships to spur revitalization efforts.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Jacksonville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG). As an entitlement city, and as a prerequisite to funding, Jacksonville must conduct a comprehensive assessment of its housing and community development needs.

This section of the plan provides an overview of the priority needs and the proposed goals and objectives the City proposes to use to meet these needs. These priority needs are based on the Needs Assessment Survey, feedback received during community input meetings, consultations, and census data. Strategies for meeting these goals will include funding of existing programs and services, continuing existing public-private partnerships, identifying opportunities to increase collaboration, identifying opportunities to leverage additional funding and directing funding to targeted areas.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

1	<b>Area Name:</b>	Downtown NRSA
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	10/23/2012
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	This neighborhood is located in Downtown Jacksonville and is bordered by Court, Poplar, Ford and Newberry Streets. This area is located within Census Tract 18, Block 2 comprised primarily of single-family residential units.
	<b>Include specific housing and commercial characteristics of this target area.</b>	According to the 2000 Census this census tract has a low and moderate income percentage of 50.8%. The NRSA has a high concentration of African Americans, approximately 99 percent, compared to 35 percent within the entire census tract. Since the area does not meet HUD's definition of a low to moderate income area, a neighborhood survey was conducted. Door-to-door surveys were conducted in September/October 2011. Of the 13 occupied units in the neighborhood staff received responses from 11 of them (84 percent). Of the 11 surveyed 10 or <b>90 percent</b> responded that they earned less than 80% of the Area Median Income (AMI). There were only three households with children and the average age of the head of household was 54 years old.

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	During the 2010-2011 annual action plan process, two community input meetings were held on December 10, 2009 and December 14, 2009. In an effort to ensure that those directly impacted by the NRSA had input, a survey was also distributed during the meeting and was also mailed to all property owners and tenants of the NRSA. Overall, of those completing the survey such as residents, community resource officers, builders, business owners, and representatives from non-profit organizations, there was overall support of the concept of the NRSA. A City Council workshop was held on January 26, 2010 and September 28, 2010 were the concept of CDBG funding being used in targeted areas and subsequently the Downtown Target Area were approved.
	<b>Identify the needs in this target area.</b>	The primary needs identified for this area were demolition of dilapidated buildings to remove slum and blight conditions; and reconstruction of affordable housing.
	<b>What are the opportunities for improvement in this target area?</b>	A public-private partnership was created between the City of Jacksonville and local builders which provided an opportunity to leverage private funds for the construction of new homes in the area. City owned lots are being used to provide owner equity for income eligible home buyers. Down payment assistance is also provided through a partnership with the North Carolina Housing Finance Agency.
	<b>Are there barriers to improvement in this target area?</b>	The major barrier to homeownership in this area is the lack of access to down payment assistance. To assist with carrying out the goals identify for the target area, the City proposes to use CDBG funds to provide down payment assistance to income eligible and credit worthy households who are unable to obtain funding from the North Carolina Housing Finance Agency.
<b>2</b>	<b>Area Name:</b>	New River Area
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	

<b>% of Low/ Mod:</b>	
<b>Revital Type:</b>	Comprehensive
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

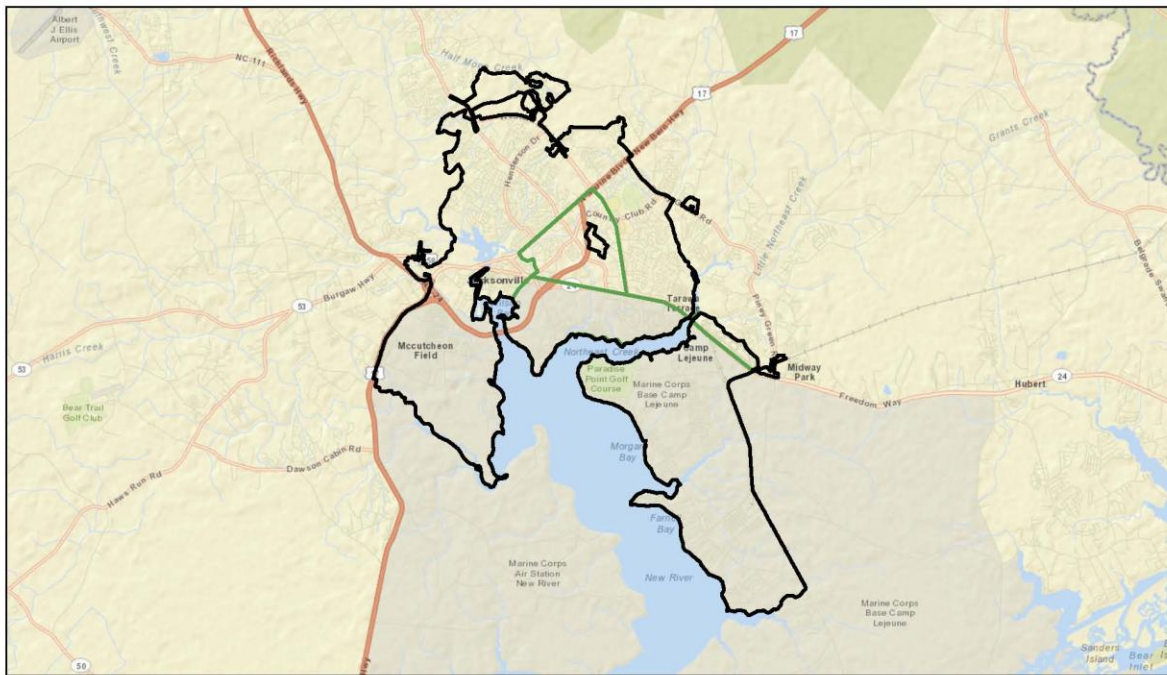
**Table 47 - Geographic Priority Areas**

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The geographic area includes the City of Jacksonville and funding is allocated on a city-wide basis. However, priority consideration will be given to continued investment in the Downtown Neighborhood Revitalization Strategy and new investment strategies for low income areas such as Census Tract 26 which encompasses the New River Area. Census Tract 26 has been identified as an Urban Distress Tract due to its high unemployment rate, per capita income and poverty rate, among other factors. This Census Tract is centrally located in the City and includes the New River Area. Feedback received during the community input meets and Needs Assessment Survey also indicated that this area should be given priority consideration. In addition, the Downtown has been a central focus of attention over the years due to the number of abandoned and vacant buildings. Funding from the CREATE revolving fund will be used to support economic development efforts in downtown.

## Low-Mod Census Tracts - Consolidated Plan and Continuum of Care Planning Tool



May 15, 2014

Override 1

Low Mod Tract

1:185,747  
0 1.5 3 6 mi  
0 2.5 5 10 km  
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

## Neighborhood Revitalization Strategy Area





## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Individuals Families with Children veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Downtown NRSA New River Area
	<b>Associated Goals</b>	Suitable Living Environment - Public Services Homelessness - Emergency Shelter/Transitional Hsg Affordable Housing - TBRA & Rapid Rehousing
	<b>Description</b>	In collaboration with non-profit housing and services providers, the priorities for this category include:  1. Increase access to emergency shelter and create transitional housing units; 2. Provide homeless outreach services; 3. Provide rapid-rehousing services; and 4. Provide homeless prevention services.
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey results, data from the homelessness point-in-time count, and feedback received during community input meets provided the basis for establishing this priority.
2	<b>Priority Need Name</b>	Suitable Living Environment
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Downtown NRSA New River Area
	<b>Associated Goals</b>	Suitable Living Environment - Demolition/Clearance Suitable Living Environment - Public Services
	<b>Description</b>	In collaboration with non-profit organizations and service providers and internal City Departments, the City will seek to address the top four Suitable Living Environment priorities which include:  1. Increase access to quality public services, such as transportation, senior activities, youth activities, child care services, health services, legal services, anti-crime programs, and job training;  2. Eliminate slum & blight conditions such as, code enforcement, trash and debris removal, demolition of abandoned buildings, tree planting and graffiti removal;  3. Increase access to public improvements and infrastructure such as, drainage, water/sewer, streets, lighting and sidewalks; and  4. Increase access to quality public facilities to include construction or rehabilitation activities.
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey results and feedback from community input meetings provided the basis for this priority.
<b>3</b>	<b>Priority Need Name</b>	Special Needs Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Individuals Families with Children veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	New River Area
	<b>Associated Goals</b>	Special Needs Housing
	<b>Description</b>	In collaboration with non-profit housing developers the top four priorities in the special needs housing category includes supportive housing for: <ol style="list-style-type: none"> <li>1. Elderly persons;</li> <li>2. Disabled veterans;</li> <li>3. Disabled persons; and</li> <li>4. Victims of domestic violence.</li> </ol>
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey Results and feedback from community input meetings provided the basis for this priority.
<b>4</b>	<b>Priority Need Name</b>	Special Populations
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	New River Area
	<b>Associated Goals</b>	Suitable Living Environment - Public Services Special Populations
	<b>Description</b>	In collaboration with non-profit organizations and service providers, the City seeks to address the following priority groups in this category which include:  1. Neglected/Abused Children  2. Elderly Persons; and  3. Veterans
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey results and feedback from community input meetings provide the basis for this priority.
5	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Downtown NRSA New River Area
	<b>Associated Goals</b>	Affordable Housing - Acquisition/Development Affordable Housing - Homeownership Opportunities Affordable Housing - Rehabilitation Affordable Housing - TBRA & Rapid Rehousing

	<b>Description</b>	In collaboration with affordable housing developers and service providers, the City will seek to address the top four affordable housing priorities which include: <ol style="list-style-type: none"> <li>1. Provision of tenant-based rental assistance;</li> <li>2. Property acquisition for the development of affordable housing;</li> <li>3. Major housing repair financing for homeowners;</li> <li>4. Minor housing repair grants for homeowners; and</li> <li>5. Rental housing repair financing for landlords.</li> </ol>
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey Results, data from the housing problems table provide, and feedback from community input meetings provided the basis for this priority.
6	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development - Downtown Area
	<b>Description</b>	The City seeks to provide incentives for businesses desiring to locate in downtown Jacksonville which may include but is not limited to fee rebates, facade improvement assistance, and renovation of buildings. The purpose of this funding is to improve the economic conditions and create job opportunities.
	<b>Basis for Relative Priority</b>	The Needs Assessment Survey results provide the basis for this priority.

**Table 48 – Priority Needs Summary**

### **Narrative (Optional)**

The City of Jacksonville will allocate, to the greatest extent feasible, CDBG funding to priorities identified as having a "high" priority level. Generally, funding will be directed to activities within each of the above priority needs.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	There is currently no TBRA program available as the City does not receive HOME funds. However, East Carolina Human Services Agency does provide Section 8 Housing Choice Vouchers. It is anticipated that market conditions may lead to a decline in rental rates, resulting in the availability of additional affordable rental units, primarily for moderate income households. However, extremely low income households are expected to continue experiencing housing cost burden.
TBRA for Non-Homeless Special Needs	Same as above.
New Unit Production	Overall, housing prices are continuing to decline as well as production of new units. It is anticipated that while production of new market rate units may begin to decline, new affordable units for renters and homeowners will continue to be needed.
Rehabilitation	Although unemployment levels have begun to slightly decrease, the income and earnings levels are additional factors which affect whether homeowners are able to repair their homes. Also, in recent years, there has been an increase in the need for substantial rehabilitation, requiring a significant amount of public investment. Due to the age of the housing stock the need for rehabilitation will continue.
Acquisition, including preservation	Market conditions, such as increases in minimum credit scores, have made it more challenging for first-time homebuyers to acquire homes. There are currently no housing preservation programs in the City.

**Table 49 – Influence of Market Conditions**

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The City of Jacksonville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that a total of \$365,744 in CDBG entitlement funds and approximately \$182,928 in program income for a total of \$548,672 will be available for programming to carry out the activities included in this first year action plan. The Affordable Housing Construction Fund in the amount of \$211,829 continues to be available and will be used to support acquisition of property within the proposed Neighborhood Revitalization Strategy Area (NRSA) as well as reconstruction of affordable housing on city-owned lots. The CREATE program remains discontinued and the \$224,038 remaining in this account will be used to support homeless programs (\$200,000) and economic development initiatives (24,038) in downtown. Finally, the Continuum of Care Fund has \$23,400 available for homeless programs.

Since a funding peak of \$622,000 in FY 2004-2005, the CDBG program has continued to see a decline in funding and this trend is expected to continue or at best, level off. As such, with very limited and declining CDBG resources, relative to total need, it is unfortunate that ALL of the needs cannot be addressed within any single year's budget.

Fortunately, local organizations also receive Emergency Shelter Grant (ESG) funds, Emergency Food and Shelter funds, Section 8 Housing Choice Voucher funds, private grants from United Way, and general funds from the City. These funds are also used to meet community needs are often leveraged with CDBG funds. Additional resources used to leverage CDBG funds also include Low Income Housing Tax Credits (LIHTC).

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	365,744	182,928	370,853	919,525	2,195,088	The expected amount available remainder of Con Plan assumes a level amount of continued CDBG funding.
Other	public - federal	Acquisition Housing	211,829	0	0	211,829	211,829	The Affordable Housing Construction fund is funded through loan repayments previously funded through the NCHFA's Rental Rehabilitation Program. These funds must be used for affordable housing activities that benefit low income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Economic Development Other	224,038	0	0	224,038	224,038	Using CDBG funds, the CREATE Revolving Loan Fund was created to support the construction of affordable housing in collaboration with Coastal Carolina Community College. The CREATE Program has been discontinued and these funds will be reprogrammed to support homeless programs and to provide incentives to support economic development activities in downtown.
Other	public - local	Public Services Other	23,400	0	0	23,400	23,400	The Continuum of Care fund was funding through an allocation of General Funds. These funds will be used to support homeless initiatives.

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG funds will be leveraged with private, state and local funds in order to have a greater impact in the community. CDBG public service funds may be leveraged with United Way funds, ESG funds, Emergency Food and Shelter funds, and private funding to support local non-profit organizations and service providers who serve low and moderate income households and special needs populations. Funding, as available, may also be leveraged with Low Income Housing Tax Credit funding to support installation of infrastructure improvements for affordable housing developments.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Publically owned land will be used through the Public-Private Partnership to construct affordable housing, primarily in the Downtown Neighborhood Revitalization Strategy Area. This will meet the priority need in the Affordable Housing category: property acquisition for development of affordable housing.

**Discussion**

Overall, as a result of economic factors, this plan anticipates limited additional resources and the primary source of leveraging will be local funds. However the City will continue to work to identify opportunities to access additional funding sources.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Jacksonville	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
East Carolina Human Services	PHA	Public Housing	Jurisdiction
UNITED WAY OF ONSLOW COUNTY	Non-profit organizations	Homelessness	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

While there are unmet needs within the City we have not identified any significant gaps in the delivery system provided by the institutions. There is a strong network of non-profit service providers and regular meetings are held to ensure that resource information is shared. For example, the Non-Profit Executive Roundtable meets quarterly for board development and capacity building and the Quarterly Family Services Training provides resources on the various services available within the community. Public housing in Jacksonville is provided by the Eastern Carolina Regional Housing Authority, based in Goldsboro, NC, which has responsibility for a seven county area. In addition, East Carolina Human Services Agency administers the Section 8 Housing Choice Voucher program. CAN-DO, an affiliate of the United Way of Onslow County, serves as the lead entity for the COC. Also, through a network of partnerships with the North Carolina Housing Finance Agency, affordable housing developers, lenders, and private builders, affordable housing opportunities have been created. Each organization brings expertise, strengths and resources to address the various segments of the community. However, there is a consensus among housing and service providers that rapid re-housing programs and affordable housing is needed.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance		X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Services to the homeless populations, including families with children, are generally coordinated through the CoC and Coastal Care, the local mental health managed care entity. Services for homeless veterans are provided by Family Endeavors. Services for unaccompanied youth are coordinated through Onslow County Youth Services. Services to persons with HIV are generally coordinated through the Onslow County Health Department.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

There is a strong network of non-profit service providers, faith-based organizations and government entities in the community that provide a variety of comprehensive services to special needs populations and persons experiencing homelessness. However, where gaps do exist, it is primarily due to a lack of funding and in very limited cases, non-profit capacity.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City of Jacksonville in collaboration with the CAN-DO will continue to assess and identify gaps in the institutional structure and service delivery system. It is anticipated that gaps will be reduced or eliminated as funding becomes available. Committee meetings are currently being held to provide a more in-depth analysis of the needs of homeless persons.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homelessness - Emergency Shelter/Transitional Hsg	2014	2018	Homeless		Homelessness	CREATE Revolving Fund: \$200,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
2	Suitable Living Environment - Public Services	2014	2018	Homeless Non-Homeless Special Needs	New River Area	Homelessness Suitable Living Environment Special Populations	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted  Homelessness Prevention: 50 Persons Assisted
3	Suitable Living Environment - Demolition/Clearance	2014	2018	Non-Housing Community Development	Downtown NRSA	Suitable Living Environment	CDBG: \$250,000	Buildings Demolished: 50 Buildings
4	Special Needs Housing	2017	2018	Affordable Housing	New River Area	Special Needs Housing		Rental units constructed: 10 Household Housing Unit
5	Special Populations	2014	2018	Non-Homeless Special Needs		Special Populations	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Affordable Housing - Acquisition/Development	2015	2018	Affordable Housing	Downtown NRSA New River Area	Affordable Housing	CDBG: \$300,000 Affordable Housing Fund: \$211,829	Rental units constructed: 70 Household Housing Unit  Homeowner Housing Added: 10 Household Housing Unit
7	Affordable Housing - TBRA & Rapid Rehousing	2015	2018	Affordable Housing Homeless		Affordable Housing Homelessness	CDBG: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
8	Affordable Housing – Rehabilitation	2014	2018	Affordable Housing	Downtown NRSA New River Area	Affordable Housing	CDBG: \$500,000	Rental units rehabilitated: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 20 Household Housing Unit
9	Affordable Housing - Homeownership Opportunities	2014	2018	Affordable Housing	Downtown NRSA	Affordable Housing	CDBG: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
10	Economic Development - Downtown Area	2014	2018	Non-Housing Community Development		Economic Development	CREATE Revolving Fund: \$24,038	Jobs created/retained: 2 Jobs  Businesses assisted: 2 Businesses Assisted

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Homelessness - Emergency Shelter/Transitional Housing
	<b>Goal Description</b>	Funding of activities that will assist with construction or rehabilitation of emergency shelter or transitional housing units for the homeless.
2	<b>Goal Name</b>	Suitable Living Environment - Public Services
	<b>Goal Description</b>	Grants to non-profit organizations to assist with delivery of public services to homeless, special needs, and low-income persons.
3	<b>Goal Name</b>	Suitable Living Environment - Demolition/Clearance
	<b>Goal Description</b>	Demolition and clearance of dilapidated structures.
4	<b>Goal Name</b>	Special Needs Housing
	<b>Goal Description</b>	Construction of supportive housing units for elderly persons, disabled veterans, disabled persons, and victims of domestic violence.
5	<b>Goal Name</b>	Special Populations
	<b>Goal Description</b>	Activities that will enhance the quality of life for neglected/abused children, elderly persons, and veterans. This goal may be accomplished through funding of public service activities in the Suitable Living Environment category.
6	<b>Goal Name</b>	Affordable Housing - Acquisition/Development
	<b>Goal Description</b>	Acquisition of property and development of affordable housing, both rental and homeownership.
7	<b>Goal Name</b>	Affordable Housing - TBRA & Rapid Rehousing
	<b>Goal Description</b>	Funding of tenant based rental assistance and rapid re-housing activities that will improve housing affordability for low income households and homeless persons.
8	<b>Goal Name</b>	Affordable Housing - Rehabilitation
	<b>Goal Description</b>	Residential & rental rehabilitation of units to improve housing conditions of low-income households.

9	<b>Goal Name</b>	Affordable Housing - Homeownership Opportunities
	<b>Goal Description</b>	Assistance with downpayment and closing costs to increase homeownership opportunities for low-income households in the Downtown NRSA.
10	<b>Goal Name</b>	Economic Development - Downtown Area
	<b>Goal Description</b>	Grants and loans to businesses desiring to locate in downtown. Funds will be used to facilitate rehabilitation activities and job creation activities.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Jacksonville does not receive a direct allocation of HOME funds. However, by leveraging CDBG with tax credit funded projects to construct affordable rental housing, allocating CDBG funds for Tenant-Based Rental Assistance, Residential & Rental Rehabilitation, and accessing funding from the North Carolina Housing Finance Agency for down payment assistance, it is estimated that affordable housing will be provided to approximately 120 extremely low-income, low-income and moderate-income families over the next five years.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable.

### **Activities to Increase Resident Involvements**

The Eastern Carolina Human Services Agency operates the Family Self-Sufficient Program (FSS) for public housing residents and Housing Choice Voucher participants. Community Development Staff serves on the committee that works to coordinate access to services such as financial literacy, job training, employment and education.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

There are many complex factors which prevent low and moderate income households from obtaining affordable housing. Many of these factors are influenced by elements which are beyond the control of government. These factors include, economic conditions, interest rates, wage levels and sales and rental rates. In addition, there are low and moderate income residents that have the ability to afford a mortgage payment, but are unable to obtain the goal of homeownership because they are unable to save sufficient funds to cover the down payment and closing costs. Poor credit histories are also a barrier to homeownership and in many cases is a barrier to renting. There are no specific public policies that have a negative effect on affordable housing and residential investment.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City strives to implement policies and procedures and review local development ordinances and procedures in such a way as to avoid creating barriers to affordable housing. Creative programs, such as the Downtown Housing Initiative, have been designed to encourage development of affordable housing by leveraging city-owned lots with private investment. The City continues to collaborate with the North Carolina Housing Finance Agency to administer the New Homes Loan Pool Program that provides down payment and closing cost assistance. This assistance is provided in the form of a 0% interest deferred loan. For homebuyers who are unable to qualify for funding from NCHFA, CDBG funding will be allocated to provide an alternative source of down payment assistance targeted to home purchases in the Downtown Neighborhood Revitalization Strategy Area. The City will also continue to offer 8-hour Home Buyer Education Courses. These workshops cover such topics as working with a realtor, understanding the lending process, credit and financial management, home maintenance, and other responsibilities of homeownership. Staff also provides one-on-one counseling to assist potential homebuyers to reach their goals.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City of Jacksonville will continue to collaborate with the CAN-DO, in its efforts to identify and assess the needs of the homeless. An accurate count of the number of homeless persons and subpopulations is difficult to obtain, therefore, the City will continue to rely on data obtained from the Annual Point-in-Time Count as well feedback received from organizations that provide case management and supportive services, to assess the needs of the homeless.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City will continue to provide funding to support shelter operations. In addition, the City is working with the local homeless shelter to identify a more suitable location that will help to enhance the delivery of services to homeless persons. The City will collaborate with organizations seeking to provide transitional and rapid housing for homeless persons.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Currently, CAN-DO is using Emergency Shelter Grant (ESG) funding to provide rapid rehousing to homeless families. During the next five years, the City proposes to allocate CDBG funding to assist with helping families make the transition from homelessness to permanent housing, including facilitating access to affordable housing units through programs such as tenant based rental assistance. CAN-DO, has also created an evidence-based strategic framework that will build self-sufficiency for at-risk and homeless families with children.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

A number of the organizations participating in the CoC provide case management services. Case management focuses on identifying resources within the community and making the necessary referrals to ensure the direct assistance is provided to minimize the risk for homelessness. There is ongoing case management services provided through organizations such as Coastal Care and the Onslow County

Department of Social Services. Benevolence assistance is offered by local churches and shelters. Rent and utility assistance is offered by the Salvation Army. Onslow Community Outreach also operates the Caring Clinic which provides medical and dental assistance. The Onslow County Health Department and Department of Social Services also helps to fill the gap for individuals and families on the verge of homelessness.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

To address lead based paint hazards the Onslow County Health Department administers a Lead Poisoning Prevention Program. The Lead Poisoning Prevention Program is targeted to children birth to 6 years of age and provides screening for elevated blood lead. The program also educates parents on how to prevent lead poisoning in their child. Older children are screened if lead poisoning is found in younger siblings or close contacts. There are no charges for lab services/consultation for this service at the Onslow County Health Department.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Jacksonville/Onslow County has an extremely low rate of lead poisoning cases and the actions taken above are designed to minimize exposure to lead poisoning and hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

The City housing rehabilitation program requires lead-based paint testing and assessment on all homes assisted with CDBG funds that were constructed prior to 1978. If lead-based paint is found, encapsulation or abatement is required. Lead based paint brochures are also provided to homeowners applying for rehabilitation assistance.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the 2012 American Community Survey 1-year estimates, approximately 6,274 (11.1%) of the City's population is below the poverty level. During the next five years the City will continue to support non-profit organizations and programs that provide emergency shelter, affordable housing, and other supportive services designed to assist this population achieve economic independence. In addition, the City will continue to encourage economic development in low and moderate income areas, such as the New River Area; continue to remove slum and blight conditions; rehabilitate substandard existing single-family homes; rehabilitate or provide new affordable rental housing units; improve public facilities and public infrastructure; offer down payment assistance toward the purchase of a home; support programs for the homeless.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

By providing financial assistance to homebuyers, the Down Payment Assistance program assists low income households transition from renters to homeowners and helps them build equity in their own home. This program also supports anti-poverty as construction of new homes also provides employment opportunities. Assisting low income households with repairs to their home also increases home values. Funding non-profit organizations also ensures that comprehensive services such as transportation, employment, housing services, emergency services, and other needs are met.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The majority of the programs funded under the Community Development Block Grant program are directly administered by Community Development staff. However, in the few instances where sub-grantees are used, the City enters into contractual agreements to implement specific programs and services. The City uses a competitive application process to select organizations with the capacity to carry-out federally funded activities. Prior to issuing payment for any good or service funded, the Community Development staff verifies that the good or service has been provided and that various program requirements have been met. Funds are disbursed upon receipt of receipts. In addition, sub-grantees are required to submit reports showing activities conducted, accomplishments, and other information as may be required by the City. Reports are reviewed to determine if the program is being carried out in a timely manner and is meeting the goals and objectives established.

The Community Development staff monitors sub-grantees at least annually and more frequently if a sub-grantee is new or has concerns or findings in prior monitoring visits.

To promote minority and women-owned business participation in projects, staff incorporates Section 3 requirements into construction contracts and bidding opportunities are announced through the City's BidNet system and the City's website.

Staff will comply with comprehensive planning requirements in setting goals for the programs, reporting on progress, and taking comments received from the Community Development Advisory Committee and citizen feedback into consideration.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Jacksonville is an Entitlement City according to the U.S. Department of Housing and Urban Development (HUD) criteria. Accordingly, the City receives annual allocations of funding for Housing and Community Development activities under the Community Development Block Grant Program (CDBG).

It is anticipated that a total of \$365,744 in CDBG entitlement funds and approximately \$182,928 in program income for a total of \$548,672 will be available for programming to carry out the activities included in this first year action plan. The Affordable Housing Construction Fund in the amount of \$211,829 continues to be available and will be used to support acquisition of property within the proposed Neighborhood Revitalization Strategy Area (NRSA) as well as reconstruction of affordable housing on city-owned lots. The CREATE program remains discontinued and the \$224,038 remaining in this account will be used to support homeless programs (\$200,000) and economic development initiatives (24,038) in downtown. Finally, the Continuum of Care Fund has \$23,400 available for homeless programs.

Since a funding peak of \$622,000 in FY 2004-2005, the CDBG program has continued to see a decline in funding and this trend is expected to continue or at best, level off. As such, with very limited and declining CDBG resources, relative to total need, it is unfortunate that ALL of the needs cannot be addressed within any single year's budget.

Fortunately, local organizations also receive Emergency Shelter Grant (ESG) funds, Emergency Food and Shelter funds, Section 8 Housing Choice Voucher funds, private grants from United Way, and general funds from the City. These funds are also used to meet community needs and are often leveraged with CDBG funds. Additional resources used to leverage CDBG funds also include Low Income Housing Tax Credits (LIHTC).

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	365,744	182,928	370,853	919,525	2,195,088	The expected amount available remainder of Con Plan assumes a level amount of continued CDBG funding.
Other	public - federal	Acquisition Housing	211,829	0	0	211,829	211,829	The Affordable Housing Construction fund is funded through loan repayments previously funded through the NCHFA's Rental Rehabilitation Program. These funds must be used for affordable housing activities that benefit low income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Economic Development Other	224,038	0	0	224,038	224,038	Using CDBG funds, the CREATE Revolving Loan Fund was created to support the construction of affordable housing in collaboration with Coastal Carolina Community College. The CREATE Program has been discontinued and these funds will be reprogrammed to support homeless programs and to provide incentives to support economic development activities in downtown.
Other	public - local	Public Services Other	23,400	0	0	23,400	23,400	The Continuum of Care fund was funding through an allocation of General Funds. These funds will be used to support homeless initiatives.

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG funds will be leveraged with private, state and local funds in order to have a greater impact in the community. CDBG public service funds may be leveraged with United Way funds, ESG funds, Emergency Food and Shelter funds, and private funding to support local non-profit organizations and service providers who serve low and moderate income households and special needs populations. Funding, as available, may also be leveraged with Low Income Housing Tax Credit funding to support installation of infrastructure improvements for affordable housing developments.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Publically owned land will be used through the Public-Private Partnership to construct affordable housing, primarily in the Downtown Neighborhood Revitalization Strategy Area. This will meet the priority need in the Affordable Housing category: property acquisition for development of affordable housing.

**Discussion**

Overall, as a result of economic factors, this plan anticipates limited additional resources and the primary source of leveraging will be local funds. However the City will continue to work to identify opportunities to access additional funding sources.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Suitable Living Environment - Demolition/Clearance	2014	2018	Non-Housing Community Development	Downtown NRSA New River Area	Suitable Living Environment	CDBG: \$60,000	Buildings Demolished: 10 Buildings
2	Suitable Living Environment - Public Services	2014	2018	Homeless Non-Homeless Special Needs	New River Area	Homelessness Suitable Living Environment Special Populations	CDBG: \$30,000 Continuum of Care Fund: \$23,400	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	Affordable Housing – Rehabilitation	2014	2018	Affordable Housing	New River Area	Affordable Housing	CDBG: \$200,985	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Affordable Housing - Homeownership Opportunities	2014	2018	Affordable Housing	Downtown NRSA	Affordable Housing	CDBG: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
5	Homelessness - Emergency Shelter/Transitional Hsg	2014	2018	Homeless		Homelessness	CREATE Revolving Fund: \$200,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development - Downtown Area	2014	2018	Non-Housing Community Development		Economic Development	CREATE Revolving Fund: \$24,038	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted

**Table 55 – Goals Summary**

### Goal Descriptions

1	Goal Name	Suitable Living Environment - Demolition/Clearance
	Goal Description	This activity is to provide for the demolition and clearance of dilapidated structures and to aid in the elimination of slum and blight conditions.
2	Goal Name	Suitable Living Environment - Public Services
	Goal Description	This is activity is to provide grants to non-profit organizations that provide public service activities to homeless, special needs, and low-income persons.
3	Goal Name	Affordable Housing – Rehabilitation
	Goal Description	This activity is to provide low interest loans and grants to assist with repairs needed to bring homes into compliance with minimum housing standards and other repairs needed to provide for safe and decent housing.
4	Goal Name	Affordable Housing - Homeownership Opportunities
	Goal Description	This activity will provide an alternative source of down payment assistance to income eligible homebuyers desiring to purchase a home in the Downtown NRSA.
5	Goal Name	Homelessness - Emergency Shelter/Transitional Housing
	Goal Description	This activity will provide assistance to support the rehabilitation and/or acquisition of property as needed to relocate the homeless shelter.

6	<b>Goal Name</b>	Economic Development - Downtown Area
	<b>Goal Description</b>	This activity will provide incentives to businesses desiring to locate in downtown.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

This first year Action Plan includes activities the City will undertake in Fiscal Year 2014-2015. These activities are designed to address priority needs in the community. The Plan describes the resources available and the programs and projects to be funded.

The proposed activities include administration, project delivery, clearance and demolition, non-profit funding, residential rehabilitation, and homeownership opportunities. These activities are designed to benefit low and moderate income households and support neighborhood revitalization efforts. Unfortunately, with very limited CDBG resources, relative to total need, it is unfortunate that ALL of the needs cannot be addressed within any single year's budget.

#### Projects

#	Project Name
1	Public Services
2	Clearance and Demolition
3	Residential Rehabilitation
4	Home Ownership
5	Administration
6	Project Delivery

Table 56 – Project Information

#### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Funding is allocated based on the priorities identified in the Needs Assessment Survey and the City's ability to carry-out the programs in a timely manner.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Public Services
	<b>Target Area</b>	New River Area
	<b>Goals Supported</b>	Suitable Living Environment - Public Services
	<b>Needs Addressed</b>	Homelessness Special Populations
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Funding to non-profit organizations that provide public services for low and moderate income households and homeless persons and special needs populations.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 extremely low, low, and moderate income persons. Includes homeless persons and persons with special needs such as neglected/abused children, elderly persons and veterans.
	<b>Location Description</b>	Public service activities may occur city-wide.
	<b>Planned Activities</b>	Funding of at least three non-profit organizations that provide services for designed to benefit at least 100 persons.
2	<b>Project Name</b>	Clearance and Demolition
	<b>Target Area</b>	Downtown NRSA New River Area
	<b>Goals Supported</b>	Suitable Living Environment - Demolition/Clearance
	<b>Needs Addressed</b>	Suitable Living Environment
	<b>Funding</b>	CDBG: \$60,000

	<b>Description</b>	Demolition and clearance of dilapidated structures to eliminate slum and blight conditions.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Non applicable.
	<b>Location Description</b>	Demolition program is offered citywide.
	<b>Planned Activities</b>	Demolition of dilapidated structures.
<b>3</b>	<b>Project Name</b>	Residential Rehabilitation
	<b>Target Area</b>	Downtown NRSA New River Area
	<b>Goals Supported</b>	Affordable Housing - Rehabilitation
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$200,985
	<b>Description</b>	Housing rehabilitation loans and grants to assist low and moderate income homeowners make necessary repairs to their homes.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five low and moderate income households will benefit from the proposed activities. Includes elderly households and persons with disabilities.
	<b>Location Description</b>	Program is offered citywide.
	<b>Planned Activities</b>	Residential rehabilitation of five single-family homes.
<b>4</b>	<b>Project Name</b>	Home Ownership
	<b>Target Area</b>	Downtown NRSA

	<b>Goals Supported</b>	Affordable Housing - Homeownership Opportunities
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Down payment assistance will be provided to low income homebuyers who are unable to access funding from the North Carolina Housing Finance Agency. Funding will be limited to home purchases in the Downtown Neighborhood Revitalization Strategy Area.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Five low and moderate income households will benefit from these activities.
	<b>Location Description</b>	This activity is limited to the home purchases with the Downtown NRSA.
	<b>Planned Activities</b>	Down payment assistance will be provided to five income eligible households to assist with the purchase of a new home.
5	<b>Project Name</b>	Administration
	<b>Target Area</b>	Downtown NRSA New River Area
	<b>Goals Supported</b>	Homelessness - Emergency Shelter/Transitional Housing Suitable Living Environment - Public Services Suitable Living Environment - Demolition/Clearance Affordable Housing - Rehabilitation Affordable Housing - Homeownership Opportunities Economic Development - Downtown Area

	<b>Needs Addressed</b>	Homelessness Suitable Living Environment Special Needs Housing Special Populations Affordable Housing Economic Development
	<b>Funding</b>	CDBG: \$84,166
	<b>Description</b>	Administration of CDBG program to ensure timely use of funds, effective planning, programming, compliance with Federal regulations, citizen participation and coordination of other governmental and non-profit organizations.
	<b>Target Date</b>	6/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	Not applicable
	<b>Planned Activities</b>	Operating costs associated with the administration of the CDBG program.
6	<b>Project Name</b>	Project Delivery
	<b>Target Area</b>	Downtown NRSA New River Area
	<b>Goals Supported</b>	Affordable Housing – Rehabilitation
	<b>Needs Addressed</b>	Special Needs Housing Affordable Housing
	<b>Funding</b>	CDBG: \$73,521
	<b>Description</b>	Operating costs to assist in the planning and administration of housing rehabilitation programs.
	<b>Target Date</b>	6/30/2015

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that five households will be assisted through the Residential Rehabilitation program.
	<b>Location Description</b>	Programs are offered city-wide.
	<b>Planned Activities</b>	Project delivery costs associated with the residential rehabilitation program.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The geographic area includes the city limits of Jacksonville. In addition, the City has a HUD approved Neighborhood Revitalization Strategy Area (NRSA) and a low-income census tract (26), which includes the New River Area. Funding in the CREATE revolving fund will be reprogrammed and directed to providing economic development incentives in the Downtown Area.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Downtown NRSA	
New River Area	
Downtown Area	

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The HUD approved NRSA was approved in October 2012 and activities are ongoing in this area. Additional CDBG investment is needed in order to accomplish previously identified goals. Census tract 26 which includes the New River Area is proposed for targeting due to its concentration of low-income households, poverty, housing problems and housing cost burdens. In addition, the New River area was consistently mentioned during community input meetings as an area that should receive priority attention from the City. Finally, the Needs Assessment Survey also indicated the need to support small business financing to support job creation and retention efforts.

### **Discussion**

To the greatest extent feasible, funding will be targeted in these geographic areas. However, in order to ensure the timely expenditure of funds, activities will continue to be funded on a first-come first-served basis.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

In FY14-15 the City will use \$100,000 in CDBG funds to expand affordable housing opportunities by implementing a Down Payment Assistance Program. These funds will be targeted to income eligible and credit worthy buyers interested in purchasing a home in the Downtown Neighborhood Revitalization Strategy Area, who are also unable to access funding from the North Carolina Housing Finance Agency (NCHFA). The goal is to serve five households through this program.

The City will also continue to participate in the New Homes Loan Pool program administered by the NCHFA and will continue to offer the 8-hour Home Buyer Education class. This class is offered six times per year and will serve approximately 60 persons.

Additional affordable housing activities include \$200,985 in funding for the Residential Rehabilitation program. This program is designed to ensure that low income homeowners have decent, safe and affordable housing. A total of five households will be assisted with this funding.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	10

**Table 59 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

The affordable housing initiatives proposed for FY14-15 will further the development of affordable housing in the Downtown Neighborhood Revitalization Strategy Area and will assist income eligible households in purchasing and rehabilitating their homes, resulting in safe, decent and affordable housing. Although there is no CDBG funding allocated for Tenant-Based Rental Assistance during this first year, CAN-DO, through its use of ESG funding, will make funding available for rapid rehousing of homeless persons and persons at-risk of homelessness.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Eastern Carolina Regional Housing Authority operates 21 units of public housing in the City (Dudley Court). East Carolina Human Services administers the Section 8 Housing Choice Voucher Program and there are 240 families on the waiting list.

### **Actions planned during the next year to address the needs to public housing**

East Carolina Human Services will continue to issue vouchers (as available) to those at the top of the waiting list. There are no planned renovations for the 21 units at Dudley Court and no additional public housing units are planned for construction.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Although CDBG funding is not allocated specifically for public housing residents, Community Development staff will continue to serve on the Section 8 Self-Sufficiency Committee. Public housing residents will continue to be made aware of and encouraged to attend Home Buyer Education classes. These classes provide information that will prepare residents for home ownership. In addition, East Carolina Human Services Agency (ECHSA) has a Homeownership Program that permits eligible participants with portable vouchers, the option of purchasing a home, with their Section 8 assistance, rather than renting. Priority consideration is also given to participants in the self-sufficiency program. ECHSA will also continue its public relations efforts with families and lenders.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable.

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

This section provides an overview of the programs that will be funded in FY14-15 that address the needs of the homeless and those with special needs. Services for homeless individuals and families and persons with special needs will continue to be provided through a network of collaborative partnerships with local non-profit organizations. During the FY14-15 fiscal year the City will allocate \$30,000 in CDBG funding to support public service activities, including those that serve homeless persons.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City will continue to collaborate with various service providers as they work to reduce and end homelessness in the City. CAN-DO (Community Advisory Network-Developing Onslow), serves as the lead entity for the Continuum of Care and conducts the Annual Point-in-Time count of the homeless population. This organization also identifies and assesses the needs in the community, primarily those focused around homelessness. The Family Endeavors organization provides supportive services for homeless veterans and their families, which include outreach, case management, help in obtaining VA benefits, emergency financial assistance and assistance in obtaining and coordinating other public benefits. The Annual Veteran's Standdown provides another opportunity to reach homeless persons and assess their individual needs. In addition, organizations that provide direct services also assess individual needs and provide case management services. In FY14-15, the following activities are expected to occur:

- Onslow Community Outreach will continue to provide shelter and services for homeless persons;
- The Onslow Women's Center will continue to provide shelter and services for women and children fleeing domestic violence situations;
- CAN-DO will continue to work with community partners to stabilize families at-risk of homelessness and rapidly rehouse homeless families.
- Family Endeavors will continue to offer Community Based Services programs for homeless veterans and their families.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

There are two homeless shelters, and five transitional beds for veterans located in the City. Staff, in collaboration with Onslow Community Outreach is working to identify a new location for the

shelter. Prior year CDBG funds on hand will be reprogrammed to assist with this effort. Finally, staff will continue to consult and assist with capacity building with non-profit organizations that have expressed an interest in providing transitional housing units in the City.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

CDBG funds have been allocated for Public Service activities. Nonprofit organizations will be provided an opportunity to apply for public service funding to assist with shelter operations and delivery of services to the homeless population. In addition, in an effort to shorten the period of time that individuals experience homeless, CAN-DO uses Emergency Shelter Grant (ESG) funding, to rapidly rehouse homeless families with children. Community Development staff also serves as a resource for facilitating access for homeless individuals and families to affordable housing units. Information on affordable housing resources is available on the City's website and in print form in the Community Development office. This information is also distributed at community meetings and events.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

As mentioned above, the City will make \$30,000 in CDBG funds available to assist with public service activities, including those that meet the needs of homeless persons. In addition, a number of the organizations participating in the CoC provide case management services. Case management focuses on identifying resources within the community and making the necessary referrals to ensure the direct assistance is provided to minimize the risk for homelessness. There is ongoing case management services provided through organizations such as Coastal Care and the Onslow County Department of Social Services. Benevolence assistance is offered by local churches and shelters. Rent and utility assistance is offered by the Salvation Army. Onslow Community Outreach also operates the Caring Clinic which provides medical and dental assistance. The Onslow County Health Department and Department of Social Services also helps to fill the gap for individuals and families on the verge of homelessness.

## **Discussion**

Meeting the needs of the homeless population will continue to be an area of attention. Staff will continue to work collaboratively with community organizations that service the homeless in an effort to stay abreast of emerging trends and issues in the community.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

In FY14-15 the City will use CDBG funding to remove barriers to affordable housing and expand affordable housing opportunities in the Downtown Neighborhood Revitalization Strategy Area. This includes implementation of a Down Payment Assistance program for home buyers interested in purchasing in the NRSA. These funds will be made available to income eligible and credit worthy buyers who are unable to access from down payment assistance from the North Carolina Housing Finance Agency. Homes in the downtown NRSA are being constructed through a Public-Private Partnership with local builders. These builders agree to build affordable homes on city-owned lots. In addition to the down payment assistance that is offered, the value of the lot is provided in the form of a deferred forgivable loan for owners occupying the home for 10 years.

The will also continue to address credit issues which pose a barrier to homeownership by offering the Home Buyer Education Class. This class includes financial management strategies for improving credit scores. One-on-one counseling is offered by Community Development staff in their capacity as Certified Housing Counselors.

The City has also allocated CDBG funds to assist with rehabilitation of owner-occupied homes. This program is designed to ensure families have access to decent, safe and affordable housing. It also serves to preserve the existing housing stock and ultimately, neighborhoods.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

There are no public policies that have been identified as creating a barrier to affordable housing.

### **Discussion:**

The City of Jacksonville has many low income residents that have the ability to afford a mortgage payment, but are unable to obtain the goal of homeownership because they cannot save sufficient funds to cover the down payment and closing costs, or they have credit issues that prevent them from obtaining loan approval. The City also recognizes the need for additional affordable rental units for low income households and special needs populations. The City will continue its support of local housing initiatives by ensuring that diverse and affordable housing options are available. The City will also continue to partner with non-profit organizations and for-profit developers. However, due the limited amount of CDBG funding, the affordable housing initiatives offered by the City during FY14-15 are designed to meet the goals previously established for the Downtown NRSA and to continue the well-established residential rehabilitation program.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Jacksonville also provides general funds to non-profit organizations that provide resources designed to meet the underserved needs in the community. In collaboration with the Community Services Department, UNCW, and Coastal Carolina Community College, the City hosts the quarterly Non-Profit Executives Roundtable. These meetings are designed to provide capacity building opportunities to non-profit organizations that provide essential services in the community. The Community Development staff attends various meetings and events designed to inform the community of resources that exist in the community. The City also serves as

### **Actions planned to address obstacles to meeting underserved needs**

The following additional activities are planned for FY14-15:

- Non-profit organizations to receive general funds to support programs and services for homeless, special needs, and low-income persons.

### **Actions planned to foster and maintain affordable housing**

In an effort to educate citizens of the importance of Fair Housing laws, the City encourages local housing providers and lenders to participate in affirmative housing marketing programs. The City regularly displays Fair Housing exhibits in the area. The City also places ads in the local newspaper on G10TV to promote fair housing awareness. Fair housing education is also included on the agenda for the Home Buyer Education classes. Community Development staff will continue its outreach efforts with realtors, lenders, and other housing providers to affirmatively further fair housing.

### **Actions planned to reduce lead-based paint hazards**

Over the next year the Onslow County Health Department will continue its efforts to monitor the health and safety risks created by lead-based paint. The Health Department will continue to administer the Lead Poisoning Prevention Program. The Lead Poisoning Prevention Program is targeted to children birth to 6 years of age and provides screening for elevated blood lead. The program also educates parents on how to prevent lead poisoning in their child. Older children are screened if lead poisoning is found in younger siblings or close contacts. There are no charges for lab services/consultation for this service at the Onslow County Health Department.

In addition, through the Residential Rehabilitation program, the City will continue to conduct lead

testing on homes constructed before 1978. If lead-based paint is found, and if economically feasible, the lead will be removed or encapsulated. All contractors must have the proper lead certifications. Lead based paint brochures are also provided to applicants applying for rehabilitation assistance.

### **Actions planned to reduce the number of poverty-level families**

The City has identified census tracts having the highest percentage of low and moderate income households and the highest rates of poverty. During the next year the City will give priority consideration to funding activities in these areas. In addition, the City will continue its collaborative relationship with human service agencies in support of reducing the number of families living in poverty.

Onslow County will continue to offer Work First Family Assistance. This program promotes personal responsibility and assists families in achieving self-sufficiency. This accomplished by providing short term cash assistance, Medicaid and daycare in order for adults to enter the workforce.

The JobLink Career Center offers the most comprehensive anti-poverty strategy through its training and employment services. These services that will continue to be offered include:

- Skills assessments
- Job search assistance
- Resume preparation
- Job listings
- Career planning and development
- Connection to high school completion and GED
- Occupational skills training for a specific career
- Literacy skills
- Assistance with unemployment claims
- Job search and life skills classes
- Other support services, such as childcare, transportation, or other challenges that impact job success.

### **Actions planned to develop institutional structure**

The City will continue to work with a variety of agencies, both public and non-profit, in delivering serves to the citizens of Jacksonville. Staff will continue to maintain key relationships with organizations by participating with internal and external groups such as:

- CAN-DO
- Coastal Care
- Coastal Carolina Community College
- Community Development Advisory Committee

- Eastern Carolina Human Services Agency
- East Carolina Regional Housing Authority
- Environmental Appearance and Beautification Committee
- Jacksonville/Onslow Chamber of Commerce
- Non-Profit Executives Roundtable
- Onslow County
- Onslow County Commission for Persons with Disabilities
- Marine Corps Base Camp Lejeune
- New River Air Station
- Planning Board
- Quarterly Family Services Training
- Recreation and Parks Advisory Committee
- Water & Sewer Advisory Committee

### **Actions planned to enhance coordination between public and private housing and social service agencies**

During the next year staff will continue to collaborate with the organizations listed above in an effort to stay abreast of emerging issues and trends. Staff will continue to actively serve on many of the housing and human services committees. This will allow the City to provide a broad-based community development plan with constant updates of goals and objectives.

### **Discussion:**

It is anticipated that by maintaining collaborative relationships the City is able to stay abreast of emerging trends and issues in the community and will better positioned to meet these needs to the greatest extent feasible. However, with limited funding meeting the needs of underserved residents will continue to be a challenge for the City and the service providers.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**Discussion:**

The overall benefit period for this Action Plan is three consecutive years (FY14-15, FY15-16, FY16-17). This will ensure maximum compliance with the overall benefit of 70%. However, it is anticipated that this requirement will be met each year.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>2014 Homeless Needs Assessment</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>CAN-DO</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Data obtained from annual Point-in-Time count and general knowledge of need.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Annual Point-in-Time count and homeless needs assessment.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>This data is concentrated to Onslow County and the Onslow County School System.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>January 2014.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete.</p>